

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.96% - 12.96% Fixed
APR for Balance Transfers	11.96% - 12.96%
APR for Cash Advances	11.96% - 12.96%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the transaction date
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore .
Fees	
Transaction Fee	Up to 1.00% of each currency transaction in U.S. dollars
Foreign Transaction Fee	
Penalty Fees	
Late Payment Fee	Up to \$28.00
Return Payment Fee	Up to \$30.00

How We Will Calculate Your Balance:

We use a method called "average daily balance" (including new purchases). See Account Agreement for additional details.

Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Minimum Monthly Payment:

2% or \$10.00

Military Lending Act Disclosures:

Federal law provides important protection to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a consumer of the Armed Forces and his/her dependents may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account, the cost associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit or transaction or accounts); and any participation fee charged (other than certain participation fees for credit card account).

Please call us at 800-546-8882 to receive oral disclosures of the Military Lending Act.

Other Fees & Disclosures:

Late Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less, if you are 1 or more days late in making a payment. If your account is subject to a late payment fee, the fee will be charged to your account when you do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Return Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less. If your account is subject to a Returned Payment Fee the fee will be charged to your account when a payment is returned for any reason.

Card Replacement Fee:

\$5.00 If your account is subject to a card replacement fee, a fee will be charged for each replacement card that is issued.

Rush Fee:

\$35.00 If your account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to your account for each rush card that is requested.

Statement Copy Fee:

\$2.00 If your account is subject to a Statement Copy fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to your account for each statement you request.

Collection Costs:

You agree to pay all costs of collecting the amount you owe under this agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

Your Purchase APR is 11.96% - 12.96% which is a monthly periodic rate of 1.00% - 1.08%

Your Balance Transfer APR is 11.96% - 12.96% which is a monthly periodic rate of 1.00% - 1.08%

Your Cash Advance APR is 11.96% - 12.96% which is a monthly periodic rate of 1.00% - 1.08%