

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>9.90% or 12.00%</b> based on your credit worthiness
APR for Cash Advances	<b>11.90% or 14.00%</b> based on your credit worthiness
APR for Balance Transfers	<b>5.90%</b> based on your credit worthiness
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Federal Reserve Board	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
<b>Annual Fees</b>	None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance - Foreign Transaction	None None 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-The-Credit Limit - Returned Payment	\$20.00 None \$25.00

**How We Will Calculate Your Balance.** We use a method called "average daily balance (excluding new purchases)." See your credit card agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card agreement.

**Fees: Statement Copy - \$3.50 • Pay By Phone - \$5.00**

**Effective Date.** The information about the costs of the card described in this application is accurate as of **August 1, 2015**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.