

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>6.95% to 17.70%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>6.95% to 17.70%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based upon the Prime Rate.
<b>APR for Cash Advances</b>	<b>6.95% to 17.70%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based upon the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>NONE</b>
<b>How to Avoid Paying Interest on Purchases</b>	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 each month.
<b>Minimum Interest Charge</b>	<b>NONE</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau (CFPB) at <a href="http://www.consumerfinance.gov">http://www.consumerfinance.gov</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p>1% of each transaction in U. S. dollars.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<p>up to <b>\$25.00</b></p> <p>up to <b>\$25.00</b></p>

**How We Will Calculate Your Balance.** We use a method called "Average daily balance (excluding new purchases)." See your account Agreement for more details.

**Effective Date.**

The information about the costs of the card described in this application is accurate as of April 1, 2018. This information may have changed after that date. To find out what may have changed, contact the credit union at 1-800-339-4378.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$2.00</b> per page
Document Copy Fee	<b>\$1.00</b> per page
Replacement Card Fee	<b>\$10.00</b>