

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90%</b>
<b>APR for Balance Transfers</b>	<b>9.90%</b>
<b>APR for Cash Advances</b>	<b>9.90%</b>
<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>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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 at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee  - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>1.00%</b> of each single currency transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$20.00</b> <b>None</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

**Effective Date:** The information about the costs of the card described in this application is accurate as of: November 29, 2022 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Other Fees & Disclosures:**

Late Payment Fee: \$20.00 or the amount of the required minimum payment, whichever is less, if you are eight or more days late in making a payment.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$10.00.

Document Copy Fee: None.

Pay-by-Phone Fee: \$7.95.

Statement Copy Fee: \$2.00 per document.