

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Elite Platinum 10.65% to 16.65% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Progress 19.65%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Elite Platinum 10.65% to 16.65% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Progress 19.65%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Elite Platinum 10.65% to 16.65% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Progress 19.65%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Elite Platinum 25.99%</p> <p>Platinum Progress 25.99%</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make 6 consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	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.
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 http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$29.00 Up to \$29.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including current transactions)."

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: 03/15/2017

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:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are 5 or more days late in making a payment.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

\$65.00.

Emergency Card Replacement Fee:

\$150.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$35.00.