



**CASH REWARDS VISA**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.00% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>12.00% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.00% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<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> - Foreign Transaction Fee	<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>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$10.00</b> Up to <b>\$20.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: December 1, 2025.  
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Over-the-Credit Limit Fee:

\$10.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$20.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$25.00 per document.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

None.

Rush Fee:

\$50.00 second day.

Statement Copy Fee:

\$3.00 per document.