



# MyRewards Visa<sup>®</sup>

## MYREWARDS VISA<sup>®</sup> DISCLOSURE

### INTEREST RATES AND INTEREST CHARGES

<b>Variable Annual Percentage Rate (APR) for Purchases</b>	<b>10.24% 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>Variable APR for Balance Transfers</b> (The balance may be no less than \$100 for each card balance transferred.)	<b>10.24% 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>Variable APR for Cash Advances</b>	<b>10.24% 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>Penalty APR and When it Applies</b>	None
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>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 Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/credit-cards">www.consumerfinance.gov/credit-cards</a> .

APR = Annual Percentage Rate as of May 1, 2017. Rates are based on an evaluation of applicant credit. Your actual APR will be disclosed at the time of credit approval. Not all applicants will qualify for the lowest rate. Credit Card rates apply to cash advances, balance transfers and outstanding balances on purchases.

## FEES

### MYREWARDS VISA<sup>®</sup>

<b>Setup &amp; Maintenance Fees</b> <ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Account Setup Fee</li> <li>• Participation Fee</li> <li>• Program Fee</li> <li>• Account Maintenance Fee on Closed Accounts</li> </ul>	<p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer Fee</li> <li>• Cash Advance Fee</li> <li>• Foreign Transaction</li> <li>• Transaction Fee for Purchases</li> </ul>	<p>None (May apply during promotional periods)</p> <p>None</p> <p>None</p> <p>None</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment Charge</li> <li>• Returned Payment</li> </ul>	<p>\$25.00</p> <p>\$25.00</p>
<b>Other Disclosures</b> <ul style="list-style-type: none"> <li>• Late Payment Fee (if you are 15 or more dates late)</li> <li>• Statement Copy Fee</li> <li>• Rush Fee</li> <li>• PIN Replacement Fee</li> <li>• Card Replacement Fee</li> <li>• Unreturned Card Fee</li> <li>• Stop Payment Fee</li> </ul>	<p>\$25.00</p> <p>\$5.00</p> <p>\$15.00</p> <p>None</p> <p>\$5.00</p> <p>None</p> <p>\$20.00</p>

**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 May 1, 2017. This information may have changed after that date. To find out what may have changed, contact the Credit Union.