

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases, and Balance Transfers	<p>Proponent Visa Signature 11.25% to 18.00% When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. Rate published in the Wall Street Journal on the last business day of the preceding month.</p> <p>A 0.00% Introductory Rate for Purchases and Balance Transfers will be in effect from the date that your card is issued and will remain in effect for 180 days from that date. When the Introductory Period ends, the APR for your introductory balances will increase to the fully indexed interest rate in effect at the time of the Introductory Period expiration.</p>
Annual Percentage Rate (APR) for Purchases, and Balance Transfers	<p>Proponent Visa 8.25% to 18.00% When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. Rate published in the Wall Street Journal on the last business day of the preceding month.</p> <p>A 0.00% Introductory Rate on External Balance Transfers for 180 days on external balance transfers processed during January and February 2017. When the Introductory Period ends, the APR for your introductory balances will increase to the fully indexed interest rate in effect at the time of the Introductory Period expiration.</p>
Annual Percentage Rate (APR) for Cash Advances	18.00%
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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Minimum Interest Charge	None
Fees	
<p>Set-up and Maintenance Fees</p> <ul style="list-style-type: none"> Annual Fee Replacement Card 	<p>None</p> <p>\$5.00</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	<p>3.00% of the amount of each Balance Transfer, up to \$50.00.</p> <p>3.00% of the amount of each Cash Advance, up to \$50.00.</p> <p>1% of each transaction in U.S. dollars for Proponent Visa.</p> <p>No Foreign Transaction Fee for Proponent Visa Signature.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> Late Payment Return Payment 	<p>"Up to" \$25.00</p> <p>"Up to" \$25.00</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases).

Billing Rights: Information on your rights to dispute transactions and how to exercise these rights is provided in your account Agreement.

Minimum Payment: The minimum payment required is the New Balance shown on your statement if the amount is equal to or less than \$25.00. If the New Balance exceeds \$25.00 the minimum payment is 2.00% of that portion of the New Balance which does not exceed your credit limit (round up to the nearest dollar), or \$25.00, whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.

Late Payment Fee: If the minimum payment is not received within 7 days after the Closing Date subsequent to the payment Due Date, a Late Fee up to \$25.00 will be assessed.

Return Check Fee: If any check presented in payment on your Account (whether check, electronic payment, or any other payment instrument) is returned to us unpaid by your bank we may charge to your Account the amount of the check plus a reasonable fee up to \$25.00. We will add such fee to your balance.

Other Charges and Fees:

- Statement Copy Fee \$7.00
- Card Replacement Fee \$5.00
- Emergency Card Replacement Fee \$35
- PIN Replacement Fee \$5.00

Collection Costs. You promise to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Effective Date: The information about the costs of the card described in this application is accurate as of January 01, 2017. This information may have changed after that date. To find out what may have changed, contact the Credit Union.