

CREDIT UNION CARD ASSOCIATION,  
A DIVISION OF WESCOM CENTRAL CREDIT UNION

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.9% - 17.90%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>8.9% - 17.90%</b> This APR will vary with the market based on the Prime Rate
<b>APR for Cash Advances</b>	<b>8.9% - 17.90%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>22.9%</b>  This APR will vary with the market based on the Prime Rate. This APR may be applied to my account if I make a late payment. <b>How Long Will the Penalty APR Apply?</b> If my APRs are increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.
<b>Paying Interest</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if I pay my entire balance by the due date of each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transactions</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee: <b>\$75</b> ). Either <b>\$5</b> or <b>3%</b> of the amount of cash advance, whichever is greater (maximum fee: <b>\$75</b> ). <b>2.0%</b> of each foreign transaction, regardless of whether the transaction is in U.S. dollars or in a foreign currency.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<b>\$15</b> Up to <b>\$25</b>

**How You Will Calculate My Balance:** You will use a method called “average daily balance (including new purchases).”

**Billing Rights:** Information on my rights to dispute transactions and how to exercise those rights is provided in my account agreement.

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