

CREDIT CARD RATE SHEET

INTEREST RATES AND INTEREST CHARGES	VISA® SIGNATURE	VISA® PLATINUM REWARDS	VISA® PLATINUM	BUSINESS REWARDS VISA®	STUDENT VISA®	VISA® SECURED
Annual Percentage Rate (APR) for Purchases	11.99% to 13.99% Your APR will vary based on your creditworthiness	10.99% to 18.00% Your APR will vary based on your creditworthiness	9.99% to 17.99% Your APR will vary based on your creditworthiness	11.99% to 18.00% Your APR will vary based on your creditworthiness	10.99% to 18.00% Your APR will vary based on your creditworthiness	10.99% to 18.00% Your APR will vary based on your creditworthiness
APR for Balance Transfer	13.99% to 15.99% Your APR will vary based on your creditworthiness	12.99% to 18.00% Your APR will vary based on your creditworthiness	11.99% to 18.00% Your APR will vary based on your creditworthiness	13.99% to 18.00% Your APR will vary based on your creditworthiness	12.99% to 18.00% Your APR will vary based on your creditworthiness	12.99% to 18.00% Your APR will vary based on your creditworthiness
APR for Cash Advances	13.99% to 15.99% Your APR will vary based on your creditworthiness	12.99% to 18.00% Your APR will vary based on your creditworthiness	11.99% to 18.00% Your APR will vary based on your creditworthiness	13.99% to 18.00% Your APR will vary based on your creditworthiness	12.99% to 18.00% Your APR will vary based on your creditworthiness	12.99% to 18.00% Your APR will vary based on your creditworthiness
Penalty APR and When it Applies	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
	This APR may be applied to the entire balance of your account if you: - Make a late payment How long will the penalty apr apply? If your APR is increased for the above reason, the penalty APR will apply until you make at least six (6) consecutive minimum payments by the payment due date as shown in your monthly statement					
Paying Interest	Your due date is at least twenty-five (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. We will begin charging interest on cash advances and balance transferson the transaction date.					
Minimum Interest Charge	\$0					
Annual Fee	\$0					
Transaction Fees						
Balance Transfer	3.0% of advance with a minimum of \$4 and a maximum of \$300					
Cash Advance	3.0% of advance with a minimum of \$4 and a maximum of \$300					
Foreign Transaction	2.0% of each transaction in U.S. Dollars Visa Signature – no fee					
Penalty Fees						
Late Payment	\$15 if minimum payment is not paid within 15 days after the payment due date.					
Returned Payment	\$25 (returned check)					

How we will calculate your balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details.

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

The above information is current as of 7/3/17 and is subject to change.

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>.

~SAN MATEO~
CREDIT UNION