

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

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	Non-Rewards: 7.9% - 16.90% This APR will vary with the market based on the Prime Rate.	Rewards: 8.9% - 17.90% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	7.9% - 16.90% This APR will vary with the market based on the Prime Rate	8.9% - 17.90% This APR will vary with the market based on the Prime Rate
APR for Cash Advances	7.9% - 16.90% This APR will vary with the market based on the Prime Rate.	8.9% - 17.90% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	22.9% 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. How Long Will the Penalty APR Apply? If my APRs are increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.	
Paying Interest	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.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	

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

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.