

Calcite Credit Union
VISA Credit Disclosures

Annual Percentage Rate (APR) for Purchases	2.99% introductory APR for 9 months. After that, your APR will be 9.5% or 11.0% APR based on your credit worthiness.
Annual Percentage Rate (APR) for Cash Advances	2.99% introductory APR for 9 months. After that, your APR will be 9.5% or 11.0% APR based on your credit worthiness.
Annual Percentage Rate (APR) for Balance Transfers	2.99% introductory APR for 9 months. After that, your APR will be 9.5% or 11.0% APR based on your credit worthiness.
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.
Minimum Interest Charge	NONE
Penalty Rate	NONE
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

FEES

Set-up & Maintenance Fees:	
*Card Replacement	\$5.00
*PIN Replacement	\$3.00
*Rush Delivery Fee	\$30.00
*Document/Statement Copy	\$5.00
*Annual Fee	NONE
Transaction Fees	NONE
Penalty Fees:	
*Late Payment	\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late
*Over-the-Limit	NONE
*NSF/Returned Check	\$25.00 or the amount of the required minimum payment, whichever is less

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

Loss Of Introductory APR: We may end your introductory APR if your minimum payment is past due 30 days or more. See other side for more important information.

Effective Date:

The information about the costs of the card described in this application is accurate as of January 1, 2019. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

<u>Emergency Card Replacement Fee:</u>	\$ 5.00
<u>PIN Replacement Fee:</u>	\$ 0.00
<u>Rush Fee:</u>	\$30.00
<u>Statement Copy Fee:</u>	\$ 5.00

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and is or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 1 (877) 225-2483 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.