



**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for Purchases**

**Visa Platinum**

**to** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Rewards**

**to** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Classic**

**to** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Cash Rewards**

Introductory APR for nine months from account opening.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b> Introductory APR for a period of 16 billing cycles.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b> Introductory APR for a period of 16 billing cycles.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> Introductory APR for a period of 16 billing cycles.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Cash Rewards</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Cash Rewards</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

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<p><b>Penalty APR and When it Applies</b></p>	<p><b>Visa Platinum</b> to , when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b> to , when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> to , when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Cash Rewards</b> to , when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make four consecutive minimum payments when due.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>Minimum Interest Charge</b></p>	<p><b>None</b></p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<p><b>Fees</b></p>	
<p><b>Annual Fee</b> - Annual Fee</p>	<p><b>None</b></p>
<p><b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases</p>	<p><b>4.00%</b> of the amount of each balance transfer <b>3.00%</b> of the amount of each cash advance <b>3.00%</b> of each transaction in U.S. dollars <b>None</b></p>
<p><b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee</p>	<p>Up to <b>\$7.00</b> Up to <b>\$26.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR - Visa Platinum, Visa Platinum Rewards, Visa Classic:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on KeyPoint Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

SEE NEXT PAGE for more important information about your account.

**Promotional Period for Introductory APR - Visa Platinum Cash Rewards:**

The Introductory APR for purchases will apply to transactions posted to your account during the first nine months following the opening of your account.

**Loss of Introductory APR - Visa Platinum Cash Rewards:**

We may end your Introductory APR for purchases and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR - Visa Platinum Cash Rewards:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR - Visa Platinum, Visa Platinum Rewards, Visa Classic:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment. However, any unpaid balances on your account posted during the promotional period at the discounted rate will not be assessed the Penalty APR until after the repayment time frame of 16 billing cycles.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**Late Payment Fee:

\$7.00 or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

4.00% of each balance transfer.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance.

Returned Payment Fee:

\$26.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

\$20.00.

Expedited Card Replacement Fee – 1 Day Delivery:

\$55.00.

Expedited Card Replacement Fee – 2 Day Delivery:

\$35.00.

Visa Emergency Card Replacement Service Fee (US):

\$100.00.

Visa Emergency Card Replacement Service Fee (International):

\$165.00.

Research Fee:

\$20.00 minimum per hour.