

***Important Account Terms for VISA®**

INTEREST RATES AND CHARGES	
Annual Percentage Rate (APR) for Purchases	6.95% - 13.95% APR* when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. ¹
APR for Cash Advances	9.95% - 16.95% APR* This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	6.95% - 13.95% APR* This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Not Applicable
How to Avoid Paying Interest on Purchases	Your payment due date is at least 21 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 not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	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	
FEES TO OPEN OR MAINTAIN YOUR ACCOUNT	Annual Fee – None Application Fee – None
TRANSACTION FEES	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	\$25 per transfer, for transfers completed after July 31, 2018. None 1% of each transaction in U.S. dollars.
PENALTY FEES	
<ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-Limit 	Up to \$25 if your payment is late. Up to \$25 if your payment is returned for any reason. None
OTHER FEES	
<ul style="list-style-type: none"> • Statement Copy Fee • Card Replacement Fee • Pay-By-Phone Fee 	\$2.00 per statement. \$10.00 per card. \$10.00 per payment.

How We Will Calculate Your Balance: We use the "Average Daily Balance (including new purchases)" method.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Terms and Conditions. Method of computing finance charge: Average Daily Balance (including new purchases).

¹**Variable Rate Information:** The APR for Purchases, Balance Transfers, and Cash Advances is determined quarterly by adding a margin to the published Prime Rate.

The information about the costs of the cards described in this application is accurate as of 6/1/21. This information may have changed after that date. To find out what may have changed, write to us at US Eagle Federal Credit Union, PO Box 129, Albuquerque, New Mexico 87103, or call us at 888-342-8766.