



**Business Credit Card Disclosure/Agreement
Prime + Margin Rate**

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases & Balance Transfers	16.25% This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	18.00% This APR will vary with the market based on the Prime Rate.*
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 21 days after we mail your billing statement. 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

FEES:	
Fees to Open or Maintain your Account	
<ul style="list-style-type: none"> • Annual Fee: \$50.00 (waived first year) • Application Fee: None 	
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer: \$25.00 per transfer, for transfers completed after July 31, 2018. • Cash Advance: None • Foreign Transaction: 1.00% of each transaction in U.S. dollars. 	
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment: Up to \$25.00 if your payment is late. • Over-the-Credit Limit: None • Returned Payment: Up to \$25.00 if your payment is returned for any reason. 	

1. CREDIT LIMIT INCREASES: All credit limit increases must be requested and will be required to meet qualifying criteria.

2. PAYMENTS: **Payment Address**
PO BOX 660493
Dallas, TX 75266-0493

3. The credit card plastic will expire every four years. Prior to the expiration date new cards will be mailed with the same card number and new expiration date. In the event a card replacement is requested before the card expiration date, a card will be provided at no additional cost, thereafter a replacement fee of \$10.00 for each additional card will be charged to the credit card account.

If the business has other loans or credit extensions from U.S. Eagle Federal Credit Union, or takes out other loans or credit extensions with U.S. Eagle in the future, collateral securing those loans or credit extensions will also secure the obligations under this agreement. However, unless expressly agreed otherwise, household goods and dwellings will not secure the obligations under this agreement even if U.S. Eagle has, or later acquires, a security interest in household goods or a mortgage on a dwelling. If a written agreement has been executed granting a security interest in any share accounts or other funds held by U.S. Eagle to secure the obligations under this credit card plan, such accounts and/or funds are an additional security for the obligations to U.S. Eagle arising from the use of the Card. The Signers agree to pay all costs incurred by U.S. Eagle in collecting the indebtedness or in enforcing this agreement, including reasonable attorney's fees and costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law.

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).

Finance charges are calculated by applying the periodic rate to the Average Daily Balance of the Account, including current transactions. The Average Daily Balance is arrived at by taking the beginning balance of the Account each day, adding any new cash advances, balance transfers, purchases or debits, and subtracting any payments or credits and unpaid Finance Charges, this gives us the daily balance. The daily balances for the billing cycle are then added together and divided by the number of days in the billing cycle; the result is the Average Daily Balance.

***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 is accurate as of (date). 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.

Transaction, penalty and other fees may apply. Transaction fees include balance transfer and foreign transaction fees. Penalty fees include late and returned payments fees. Other fees include statement copy, card replacement and pay-by-phone fees. All loans subject to credit approval. Your creditworthiness may affect qualified APR. US Eagle members are only allowed one credit card product. If a member currently has a credit card product with US Eagle, and the member desires any new card product, their current card will be forfeited, and only the balance transferred to their new card will be at their current rate. New purchases, balance transfers and cash advances on their new card will be at the applicable rate for their new card product. Must qualify for US Eagle membership including minimum \$5 share deposit. See US Eagle for complete details. VISA® is a registered trademark of Visa, Inc.