

**Consolidated Community Credit Union
 Visa Credit Card Application Disclosures**

Visa Rates & Fees

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>9.90% - 15.9% based on credit worthiness. This APR will vary with the Prime Lending Rate. (Visa Signature Rewards)</p> <p>8.90% - 17.9% based on credit worthiness. This APR will vary with the Prime Lending Rate. (CCCU Classic)</p> <p>9.95% fixed rate (Visa Green)</p>
Annual Percentage Rate (APR) for Cash Advances	<p>11.90% - 17.9% based on credit worthiness. This APR will vary with the Prime Lending Rate. (Visa Signature Rewards)</p> <p>10.90% - 17.9% based on credit worthiness. This APR will vary with the Prime Lending Rate. (CCCU Classic)</p> <p>9.95% fixed rate (Visa Green)</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
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	
Annual Fee	none
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance • Balance Transfer • Foreign Transaction 	<p>None (Visa Green)</p> <p>3% (CCCU Classic, Visa Signature Rewards)</p> <p>none</p> <p>1% of the US dollar amount of the foreign transaction</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment • Replacement Card 	<p>\$25</p> <p>\$10</p> <p>\$10</p>
How We Will Calculate Your Balance	We use a method called "average daily balance" (including new purchases)

Minimum payment: 3% of outstanding balance or \$25, whichever is greater.