

**Consolidated Community Credit Union | Visa Credit Card Application Disclosures | VISA RATES & FEES**

<b>INTEREST RATES AND INTEREST CHARGES</b>	
Annual Percentage Rate (APR) for Balance Transfers	<b>0.00%</b> promotional rate will be offered for 12 months from date of the first transaction when balance transfers are completed within the 90-day promotional period. After 12 months, the APR on balance transfers performed within the 90-day promotional period and on all balance transfers performed after the 90-day promotional period will be the same as the APR for all purchases which are listed below.
Annual Percentage Rate (APR) for Purchases	<b>7.90% - 15.90%</b> based on credit worthiness. This APR will vary based on the Prime Lending Rate. (Visa Signature Rewards).
	<b>6.90% - 17.90%</b> based on credit worthiness. This APR will vary based on the Prime Lending Rate. (CCCU Classic).
	<b>9.95%</b> (Visa Clear)
Annual Percentage Rate (APR) for Cash Advances	<b>9.90% - 17.90%</b> based on credit worthiness. This APR will vary based on the Prime Lending Rate. (Visa Signature Rewards).
	<b>8.90% - 17.90%</b> based on credit worthiness. This APR will vary based on the Prime Lending Rate. (CCCU Classic).
	<b>9.95%</b> (Visa Clear)
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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
<b>FEES</b>	
Annual Fee	none
Transaction Fees:	
- Cash Advance	None (Visa Clear), 3% (CCCU Classic, Visa Signature Rewards)
- Balance Transfer	3% of transfer amount on transfers subject to promotional rate
- Foreign Transaction	1% of the US Dollar amount of the foreign transaction
Penalty Fees:	
- Late Payment	\$25
- Returned Payment	\$10
- Replacement Card	\$10
How we will calculate your balance	We use a method called "average daily balance" (including new purchases)

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

**Consolidated Community Credit Union**  
Promotional Rate Addendum to Visa Credit Card Agreement

This Addendum amends and supplements the terms of your Visa Credit Card Agreement ("Agreement") with Consolidated Community Credit Union.

The Visa Credit Card Application/Account Disclosures provided with the Agreement specify a promotional annual percentage rate that will apply to certain transactions made on your account. The annual percentage rate terms specified in the Application/Account Disclosures supersede the annual percentage rate terms specified in the Agreement, for the time period specified in the Application/Account Disclosures. As used in the Application/Account Disclosures, the term "months" means "billing cycles", beginning with the first full billing cycle after the account is opened or after the promotion begins, as applicable.