

**Newrizons Federal Credit Union
Credit Card Application Disclosures**

INTEREST RATES AND INTEREST CHARGES			
Annual Percentage Rate (APR) for Purchases	Tier*	Classic	Platinum *based on your creditworthiness
	1	12%	9.5%
	2	13%	9.5%
	3	15%	NA
	4	18%	NA
	5	18%	NA
APR for Balance Transfers and Cash Advances	Tier*	Classic	Platinum *based on your creditworthiness
	1	12%	9.5%
	2	13%	9.5%
	3	15%	NA
	4	18%	NA
	5	18%	NA
Penalty APR	18% This APR may be applied if your monthly payment is received late for two (2) consecutive months. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due and without further default from you.		
How to Avoid Paying Interest on Purchases	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.		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .		
FEES			
Annual Fee	\$25 (currently waived for existing members)		
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction Fee Up to 1% of the US dollar amount of the foreign transaction. • Cash Advance Fee Either \$2 or 2% of the amount of each cash advance, whichever is greater (\$30 maximum). 		
Penalty Fees	<ul style="list-style-type: none"> • Returned Payment Fee Up to \$20 • Late Payment Fee Up to \$25 • Over Limit Charge Up to \$25 		

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).

Minimum Payment

If your New Balance is \$25.00 or less, your minimum payment is the amount of your New Balance. If your New Balance is over \$25.00, your minimum payment is the sum of (1) 3% of that portion of the new balance which does not exceed your credit limit, plus (2) the entire portion of the New Balance in excess of your credit limit, plus (3) any past due amount.

We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of April 2014.