

Compare & Save!

Burdened by high interest credit cards? Here's a simple truth. Not-for-profit credit unions have lower credit card rates than big for-profit banks. And a lower credit card rate means more of your monthly payment is applied to reducing the debt and less to cover a high interest rate. It's the easy and honest way to save a lot of money. Compare and save today!

OURS		YOURS
INTEREST RATES and INTEREST CHARGES:		
	VISA with Rewards	VISA without Rewards
Annual Percentage Rate (APR) for Purchases & Balance Transfers	10.24% - 19.24%* depending on your credit history. This APR will vary with the market based on the Prime Rate.	9.24% - 18.24%* depending on your credit history. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	15.75% - 24.75%* depending on your credit history. This APR will vary with the market based on the Prime Rate.	14.75% - 23.75%* depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 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. Cash advances and balance transfers will accrue interest beginning on the transaction date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.	
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: - Application Fee: - Inactivity Fee:	None None None	
Transaction Fees: - Balance Transfer: - Cash Advance: - Foreign Transaction:	None 4% of the amount or \$5.00, which ever is more. 2% of each transaction in U.S. dollars if the transaction involves a currency conversion 2% of each transaction in U.S. dollars if the transaction does not involve a currency conversion	
Penalty Fees: - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$27.00 or 15%, whichever is less, if your payment is late 15 days or more. None Up to \$10.00 if your payment is returned for any reason.	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Variable Rates: The interest rate can change monthly on the first day of each month following a change in the Prime Rate. The Annual Percentage Rate will never be more than the maximum rate allowed by applicable law. Any increase will take the form of more payments of the same amount.

Other Fees: In addition to the fees disclosed above, the following fees may be imposed: **Card Replacement Fee: \$55.00** for 2-day mail, **\$40** 3-day mail, no charge if stolen or damaged

Minimum Payment Requirement: 2% of the outstanding balance (3% for share-secured Visa cards), subject to a minimum of \$20.00;

*As of 1/1/16, subject to change. Federally Insured by NCUA.