

# E-CENTRAL CREDIT UNION

## VISA CREDIT CARD DISCLOSURE

Effective: April 1, 2019

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>13.24% to 27.24%</b> when I open my account, based on my creditworthiness. After that, my APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>13.24% to 27.24%</b> when I open my account, based on my creditworthiness. After that, my APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>16.24% to 27.24%</b> when I open my account, based on my creditworthiness. After that, my APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	My due date is at least 25 days after the close of each billing cycle. You will not charge me any interest on purchases if I pay my entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors 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> .

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"><li>Cash Advance</li><li>Foreign Transactions</li></ul>	Either <b>3%</b> of the amount of each cash advance or <b>\$3</b> , whichever is greater (maximum fee: <b>\$50</b> ). <b>1.0%</b> of each foreign transaction, regardless of whether the transaction is in U.S. dollars or in a foreign currency.
Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	Up to <b>\$10</b> Up to <b>\$20</b>

**How We Will Calculate My Balance:** We will use a method called “average daily balance (including new purchases).”

### ADDITIONAL DISCLOSURES AND TERMS AND CONDITIONS

**Accuracy of Information:** Products, services, rates, fees, and terms provided in this application are accurate as of April 1, 2019, and are subject to change at any time. Contact the Credit Union at (626) 799-6000 for the most recent information.

**Military Lending APR:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).