

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers	16.00% to 18.00% VISA Classic After account opening, the APR for VISA Classic cards is fixed.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if your minimum monthly payment is more than 60 days late. How long with the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is approximately 25 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 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	None
Transaction Fees	
<ul style="list-style-type: none"> • Foreign Transaction Fee 	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Return Check Fee 	Up to \$27 \$35
OTHER FEATURES	
Loan Protection	If you elect to obtain the optional loan protection coverage and pay the monthly protection fees, we will cancel your payments and outstanding balance if you die, become disabled or become involuntarily unemployed.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement

These Account Disclosures for the VISA Credit Card are part of and integrated with your VISA Credit Card Agreement with St. Helens Community Federal Credit Union. We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are effective as of December 1, 2017.