

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances &amp; Balance Transfers</b>	<b>16.00% to 18.00%</b> VISA Classic After account opening, the APR for VISA Classic cards is fixed.
<b>Penalty APR and When it Applies</b>	18.00% This APR may be applied to your account if your minimum monthly payment is more than 60 days late. <b>How long with the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
FEES	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li><b>Foreign Transaction Fee</b></li> </ul>	Up to <b>1%</b> of the US dollar amount of the foreign transaction
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li><b>Late Payment Fee</b></li> <li><b>Return Check Fee</b></li> </ul>	<b>Up to \$27</b> <b>\$35</b>
OTHER FEATURES	
<b>Loan Protection</b>	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 InRoads 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 February 1, 2020.*