

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	15.99% - 18.00% This rate will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	18.0%
Penalty APR and When it Applies	18% 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 two consecutive minimum payments when due.
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 any interest on the portion of the purchases balance that you pay by the due date each month.
FEES	
Annual Fee	None
Transaction Fees	
• Foreign Transaction Fee	1% of the US dollar amount of the foreign transaction
Penalty Fees	
• Late Payment Fee	Up to \$27
• Return Check Fee	Up to \$30

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

Margin Used to Determine Interest Rate: in order to obtain the annual percentage rate for your account, we add a margin to the Wall Street Journal Prime Rate. The amount of the margin is 8.49%-10.99%

Periodic Rate: The periodic rate that corresponds to the APR for purchases and balance transfers shown above is: 15.99%-18.00%. For cash advances, the periodic rate is 18.0%

These Account Disclosures for the Business Rewards 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.