

HFCU VISA GOLD: INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	17.15% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	17.15% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	17.15% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The interest charge on cash advances begins from the date you obtained the cash advance.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.00 .
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

Annual Fees	None.
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer None. • Cash Advance None. • Foreign Fees 1.0% of each transaction in U.S. Dollars. • Other None.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25.00 • Over-the-Credit-Line Up to \$25.00 • Returned Payment Up to \$15.00 • Other None.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement for more details.

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

Effective Date: The information about the costs of the card described in this disclosure is accurate as of July 26, 2023. This information may have changed after that date.