



Accentra Credit Union
400 Fourth Ave NE
Austin, Minnesota 55912
Phone: (507) 433-1829 or (800) 533-0448
Fax: (507) 434-3300
www.accentracu.org

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	8.90% to 15.90% depending on your credit history.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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:

Fees to Open or Maintain your Account <ul style="list-style-type: none">• Annual Fee:• Account Set Up Fee:	None \$_____ (charged at the time you open the card, and at the time any requested credit limit increase is approved)
Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Cash Advance:• Foreign Transaction:	None None 1.00% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.80% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Over-the-Credit Limit:• Returned Payment:	Up to \$20.00 if your payment is 20 or more days late None Up to \$15.00 if your payment is returned for any reason

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