

## Credit Union West Credit Card Agreement Pricing Addendum

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **May 1, 2022**. You can contact us at (602) 631-3200, toll free at (800) 621-0287, or the address on page 1, to inquire if any changes occurred since the effective date.

| INTEREST RATES and INTEREST CHARGES:                                      |   |   |
|---|---|---|
|   | MasterCard Platinum Rewards   | MasterCard Platinum   |
| <b>Annual Percentage Rate (APR) for Purchases &amp; Balance Transfers</b> | <b>11.49% to 24.00%</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.  | <b>8.49% to 24.00%</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.       |
| <b>APR for Cash Advances</b>  | <u>11.49 %</u> to <u>24.00 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.  | <u>8.49 %</u> to <u>24.00 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| <b>Paying Interest</b>  | 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 new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account. |   |
| <b>Minimum Interest Charge</b>  | None  |   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>  |   |

| FEES:   |   |
|---|---|
| <b>Fees to Open or Maintain your Account</b><br>• Annual Fee:                                     | None  |
| <b>Transaction Fees</b><br>• Balance Transfer:<br>• Cash Advance:<br>• Foreign Transaction:       | None<br><br><b>2.00%</b> of the amount of each cash advance<br><br><b>2.00%</b> of each transaction in U.S. dollars   |
| <b>Penalty Fees</b><br>• Late Payment:<br><br>• Over-the-Credit Limit:<br><br>• Returned Payment: | Up to <b>\$28.00</b> the first time your payment is late 2 days or more (fee will not exceed payment if payment due is under \$28.00). If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to <b>\$39.00</b> for each late payment (fee will not exceed payment if payment due is under \$39.00).<br><br>None<br><br>Up to <b>\$28.00</b> the first time your payment is returned for any reason (fee will not exceed payment if payment due is under \$28.00). If a subsequent payment is returned for any reason within the following 6 billing cycles, you will be charged up to <b>\$35.00</b> for each returned payment (fee will not exceed payment if payment due is under \$35.00). |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new transactions)." See the "How We Calculate Interest" section of the Credit Card Agreement for more details.