



RATES & FEES

Credit Cards

All Credit Cards

Effective Date: **May 1, 2020**

Account	Annual Percentage Rate	Loan Amount (min/max)	Loan Term
Odyssey Rewards World Elite Mastercard	as low as 6.99%	\$25,000 / \$100,000	revolving
Choice Rewards World Mastercard	as low as 8.25%	\$10,000 / \$35,000	revolving
Platinum Rewards Mastercard	as low as 7.99%	\$500 / \$25,000	revolving
Platinum Mastercard	as low as 6.99%	\$500 / \$25,000	revolving
Platinum Secured Mastercard	as low as 9.00%	\$500 / \$25,000	revolving

Mastercard Credit Card Application Disclosure

This information is accurate as of 5.1.20 and is subject to change after this date. For current information, please contact First Tech Federal Credit Union at PO Box 2100, Beaverton, OR 97075-2100, call us at 855.855.8805 or visit firsttechfed.com

Interest Rates and Charges		
Annual Percentage Rate (APR) for Purchases	Odyssey Rewards World Elite Mastercard:	6.99% to 18.00% when you open your account, based on your credit worthiness
	Platinum Mastercard:	6.99% to 18.00% when you open your account, based on your credit worthiness

Interest Rates and Charges		
	Platinum Rewards Mastercard:	7.99% to 18.00% when you open your account, based on your credit worthiness
	Choice Rewards World Mastercard:	8.25% to 18.00% when you open your account, based on your credit worthiness
	Platinum Secured Mastercard:	9.00% to 18.00% when you open your account, based on your credit worthiness
	After that your APR will vary with the market based on the Prime Rate.	
APR for Balance Transfers	0.00% introductory APR for the first twelve billing cycles on balances transferred during the first 90 days after account opening. After that:	
	Odyssey Rewards World Elite Mastercard:	6.99% to 18.00% when you open your account, based on your credit worthiness
	Platinum Mastercard:	6.99% to 18.00% when you open your account, based on your credit worthiness
	Platinum Rewards Mastercard:	7.99% to 18.00% when you open your account, based on your credit worthiness
	Choice Rewards World Mastercard:	8.25% to 18.00% when you open your account, based on your credit worthiness
	Your APR will vary with the market based on the Prime Rate.	
APR for Cash Advances	Odyssey Rewards World Elite Mastercard:	7.99% to 18.00% when you open your account, based on your credit worthiness
	Platinum Mastercard:	7.99% to 18.00% when you open your account, based on your credit worthiness
	Platinum Rewards Mastercard:	8.99% to 18.00% when you open your account, based on your credit worthiness
	Choice Rewards World Mastercard:	9.25% to 18.00% when you open your account, based on your credit worthiness
	Platinum Secured Mastercard:	10.00% to 18.00% when you open your account, based on your credit worthiness
	This APR will vary with the market based on the Prime Rate.	
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. 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 transfers as of the transaction date.	
Minimum Interest	None	
For Credit Card from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at: www.consumerfinance.gov/learnmore	
Fees		
Annual Fee	<ul style="list-style-type: none">Odyssey Rewards World Elite Mastercard	\$75.00

Interest Rates and Charges		
	• Platinum Mastercard	None
	• Platinum Rewards Mastercard	None
	• Choice Rewards World Mastercard	None
	• Platinum Secured Mastercard	None
Transaction Fees <ul style="list-style-type: none">• Foreign Transaction• Cash Advance• Balance Transfer	<ul style="list-style-type: none">• None• None• None	
Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment	<ul style="list-style-type: none">• Up to \$25.00• Up to \$25.00	

How We Will Calculate Your Balance: We use a method called “average daily balance” (excluding new purchases). For Cash Advances and Balance Transfers, we use a method called "average daily balance" (including new Cash Advances and Balance Transfers).

Variable Rate Information: Your APR may increase or decrease. Rates are determined and adjusted monthly on the day following your statement closing date by adding a Margin to the highest U.S. Prime Rate as of the 15th of the previous month. The Margin is determined based on an evaluation of each Member's credit history. The margin will range from 3.74% to 14.74% based on product type. Your maximum APR will not exceed 18%.

How We Calculate Your Minimum Payment: Your minimum payment will be 2% of your balance or \$25.00 whichever is greater, if your balance is less than \$25.00 your minimum payment will be equal to your balance.

Balance Transfers: The introductory APR for balance transfers is good for 12 billing cycles from date of completed transfer on balances transferred within the first 90 days of account opening. After the 12 billing cycles, your rate will be the standard purchases APR. Balances transferred from existing First Tech Federal Credit Union accounts are not eligible for the introductory APR. Interest will start to accrue on the day the balance transfer is posted to your account, unless your balance transfer is subject to a promotional APR of 0.00%. In this case, no interest will accrue on the balance transferred until your 0% APR introductory period ends. If you take advantage of the introductory balance transfer offer, you will be charged interest on purchases unless your purchase APR is at a promotional 0.00%. To avoid interest on new purchases after you transfer a balance, you must pay your entire account balance on your account, including any balances you transfer under the introductory APR, purchases or cash advances, in full, by the end of your current cycle.

Change in Terms: We can change the terms of your account as permitted by law. When required, we will send you notice before doing so.

Loss of Introductory APR: We may end your introductory APR and apply the rate appropriate to your account, 6.99% to 18.00% for Balance Transfers APR, if you make a late payment during the introductory period. This APR will vary with the market based on the Prime Rate.

