



INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rates (APR) for Purchases	14.25% to 18.00% , based on your creditworthiness at the time of application. After account opening, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances and Balance Transfers	14.25% to 18.00% when you open your account, based on your creditworthiness. After account opening, your APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	18.00% If your account becomes 60 days delinquent. How long will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will be applied to your balances for a minimum of six (6) months or payment cycles. Penalty APR will apply until you make six (6) consecutive monthly payments.
How to Avoid Paying Interest on Purchases	Your due date is approximately twenty-five (25) 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 balance transfers on the transaction date.
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 https://www.consumerfinance.gov/learnmore .
Transaction Fees	
Annual Fees	None
Balance Transfer	None
Cash Advance	None
Foreign Transaction Fees	None
ATM Transaction	None
Penalty Fees	
Late Payment	Up to twenty-seven dollars (\$27.00) the first time, any subsequent violation within six (6) months up to thirty-seven dollars (\$37.00) . This applies to payments received after five (5) days from the due date.
Over Limit Fee (Opt In)	Up to \$15.00
Return Payment	\$20.00
Other Fees	
Card Replacement	\$10
Returned Statement	You will be charged one dollar (\$1.00) for each monthly billing statement that is returned.



2022. The variable APRs are based on the current Prime Rate of 5.50%.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided on your monthly account statement.

Cash Rewards Information: Your Members 1st FCU Visa Platinum Cash Rewards card will earn 1.0% cash rewards on all new qualifying net purchases (less credits, returns and adjustments). You will earn cash rewards of 2.0% for all new qualifying net purchases at eligible grocery merchants, wholesale clubs, and gas merchants. Eligible grocery merchants and wholesale clubs are classified by standard industry codes (SIC) of 5411, 5451 and 5530. Eligible gas merchants are classified by standard industry codes (SIC) of 5541 and 5542. Members 1st FCU cannot be held liable or responsible for merchants that are not properly identified with these SIC codes which will result in receiving only 1.0% cash rewards. Balance Transfers, Cash Advances, Convenience Checks, purchasing of money orders or cash equivalents (including ATM advances) are not eligible for cash rewards. Should your account become 90 days or more delinquent or fall out of good standings any and all accumulated cash rewards will be forfeited. Cash Rewards Redemption Options: Minimum redemption amount is \$25.00. Cash rewards do not expire. For more information regarding redemption options, visit [ScoreCardRewards.com](https://www.members1st.org/personal/spend/visa-cards/visa-platinum-points-rewards-disclosure).

Balance Transfer: All Balance Transfer requests are determined by your available line of credit and should your request exceed that amount it will be declined. You do have the ability to request a line of credit increase to support your request if need be. Please allow a minimum of up to two (2) weeks for processing and receipt by the identified recipients. Members 1st FCU is not responsible for any fees or interest associated with the identified recipient account transfers. It is your responsibility to make all minimum payments on any account from which you are transferring funds to thus insuring these accounts are in good standings, as well as closing them if you select. Balance Transfers can be credited directly to a member’s checking or savings account. All Balance Transfers incur interest charges at the disclosed APR from the time of the transaction date, not the check clearing date by the recipient.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). The audio version of this disclosure can be heard by calling 1-800-309-1766.