



## TRUWEST VISA® CREDIT CARDS

**Rates Effective 04/13/2020 and Subject to Change**

INTEREST RATES AND INTEREST CHARGES	
ANNUAL PERCENTAGE RATE FOR PURCHASES (APR)	<b>0%</b> INTRODUCTORY APR FOR 18 BILLING CYCLES FROM DATE OF ACCOUNT OPENING. AFTER THAT, YOUR APR WILL BE <b>5.95% – 19.95%</b> BASED ON YOUR CREDITWORTHINESS AND WILL VARY WITH MARKET BASED PRIME RATE.
APR FOR BALANCE TRANSFERS	<b>0%</b> INTRODUCTORY APR FOR 18 BILLING CYCLES FROM DATE OF ACCOUNT OPENING. AFTER THAT, YOUR APR WILL BE <b>5.95% – 19.95%</b> BASED ON YOUR CREDITWORTHINESS AND WILL VARY WITH MARKET BASED PRIME RATE.
APR FOR CASH ADVANCES	<b>13.95%- 21.95%</b> BASED ON YOUR CREDITWORTHINESS AND WILL VARY WITH THE MARKET BASED ON THE PRIME RATE.
PENALTY APR AND WHEN IT APPLIES	NONE
HOW TO AVOID PAYING INTEREST ON PURCHASES	YOUR DUE DATE IS AT LEAST 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.
MINIMUM FINANCE 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 <a href="http://WWW.CONSUMERFINANCE.GOV/LEARNMORE">WWW.CONSUMERFINANCE.GOV/LEARNMORE</a>
FEES	
ANNUAL FEE	NONE
TRANSACTION FEES	
BALANCE TRANSFER	3% OF THE AMOUNT OF EACH BALANCE TRANSFER.
CASH ADVANCE	4% OF THE AMOUNT OF EACH CASH ADVANCE.
FOREIGN TRANSACTION	0.8% OF THE AMOUNT OF EACH TRANSACTION IF THERE IS NO CURRENCY CONVERSION; 1% OF THE AMOUNT OF EACH TRANSACTION IF THERE IS CURRENCY CONVERSION;
PENALTY FEES	
LATE PENALTY	EQUAL TO MINIMUM PAYMENT DUE, BUT NO MORE THAN \$25
OVER THE CREDIT LIMIT	NONE
RETURNED PAYMENT	EQUAL TO MINIMUM PAYMENT DUE, BUT NO MORE THAN \$25

**How We Will Calculate Your Balance:** We use the average daily balance method (including new transactions).

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.