

**Washington State Employees Credit Union**

P.O. Box WSECU  
 Olympia, WA 98507  
 (800) 562-0999

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of July 18, 2022. You can contact us toll free at (800) 562-0999 or P.O. Box WSECU, Olympia, WA 98507 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>				
	<b>WSECU PLATINUM</b>	<b>WSECU CASH BACK</b>	<b>WSECU LOW RATE</b>	<b>WSECU CREATE***</b>
<b>Annual Percentage Rate (APR) for Purchases &amp; Cash Advances</b>	<b><u>12.25</u> %- <u>23.75</u> %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.	<b><u>14.25</u> %- <u>25.75</u> %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.	<b><u>7.75</u> %- <u>19.25</u> %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.	<b><u>16.75</u> %</b> This APR will vary with the market based on the Prime Rate*.
<b>APR for Balance Transfers**</b>	<b>0%</b> Introductory APR on balance transfers for 6 months if the transfer is made within 60 days of account opening. After that, your Standard APR will be <b><u>12.25</u> %- <u>23.75</u> %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.	<b><u>14.25</u> %- <u>25.75</u> %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.	<b>0%</b> Introductory APR on balance transfers for 6 months if the transfer is made within 60 days of account opening. After that, your Standard APR will be <b><u>7.75</u> %- <u>19.25</u> %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.	<b><u>16.75</u> %</b> 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 or balance transfers if you pay your entire new purchase or balance transfer balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance 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>			

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee:	None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance: - Foreign Transaction:	None <b>2%</b> of the amount advanced up to <b>\$25.00</b> None
<b>Penalty Fees</b> - Over-the-Credit Limit: - Returned Payment: - Late Payment:	None None <i>Applies to WSECU Create only:</i> First time payment is late: <b>\$10.00</b> or your minimum payment required, whichever is less. Second time payment is late: <b>\$20.00</b> or your minimum payment required, whichever is less. All subsequent late payments: <b>\$25.00</b> or your minimum payment required, whichever is less. <i>Applies to all other cards:</i> <b>\$25.00</b> or your minimum payment required, whichever is less. Balances of <b>\$25.00</b> or less must be paid in full.

**SEE NEXT PAGE for more important information about this account**

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

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

**\*Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 3.00 %-21.00 % depending on your credit history. The interest rate can change monthly on the 18th day of the month following a change in the Prime Rate. The Annual Percentage Rate will never be more than: 29.99%. Any increase will take the form of more payments of the same amount.

**\*\*Introductory Rate is available only for balance transfers made within 60 days of account opening. Introductory Rate does not apply to balances transferred from other WSECU credit cards or loans.**

**\*\*\*On-Time Payment Discount (Applies to WSECU Create only):** You will receive a 0.25% discount on the APRs disclosed on page 1 each time you make a series of six consecutive qualifying payments on or before the payment due date in a billing cycle, up to a maximum total of a 2% discount. A "qualifying payment" is one you have made on or before the payment due date in a billing cycle in which there was transaction activity and a payment is due. For example, if you make six consecutive on-time payments in January through June, you will receive the discount in the amount disclosed in this paragraph. Then, if you make six consecutive on-time payments in July through December, you will receive another discount in the amount disclosed in the paragraph. If you make a late payment, the number of accrued qualifying payments resets to zero and you must, from that point, make six consecutive qualifying payments to receive a discount. You will not lose any discounts in effect if you make a late payment.

**Skip Payment (Applies to all cards except WSECU Create):** If we make a skip payment option available, you may skip making your payment(s) for certain month(s). If you choose this option, interest will continue to accrue, but no late payment charges will be imposed during the skip period. All credit terms applicable immediately prior to the skip period will again apply once the skip period has expired. A Skip a Pay fee of \$15.00 will apply.

**Cash Back (Applies to WSECU Cash Back Signature only):** 1% cash back will be paid on purchases made on your card. 1% cash back will not be earned on cash advances from an ATM, convenience checks, finance charges, or any fees assessed on your account, including foreign transaction fees. One-half percent (.50%) cash back will be paid on all payments to your account. Cash back earned on eligible transactions during a billing cycle will be applied as a credit to your account on the last day of the same billing cycle in which the transactions post to your account. Billing cycles typically end on the seventeenth (17th) of each month.