

Truity Federal Credit Union

<p>VISA® Partner <i>Signature Rewards</i> Credit Card Program This Program Provides a Credit Limit of \$5,000 or more</p>	<h3>VISA Partner <i>Signature Rewards</i></h3>
<p>The information regarding costs of the VISA® Partner Signature Rewards Credit Card is accurate as of _____. This information may change after that date. To find out what may have changed, call us at 800.897.6991, write to us at P.O. Box 1358, Bartlesville, OK 74005-1358, or visit www.TruityCU.org.</p>	
<p>Interest Rates and Charges The due date for this card is the 4th of the month.</p>	
<p>Introductory Annual Percentage Rate (APR) for Purchases, Cash Advances, (including, but not limited to, Balance Transfers, Convenience Checks and ATM Withdrawals)</p>	<p>0% APR for the first 12 months from card open date. Excludes existing Truity credit card balances. After 12 months, your APR will be variable based on your creditworthiness¹ and the Prime Rate, currently 14.99% - 18.00%</p>
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>14.99% - 18.00% APR variable based on your creditworthiness¹ and the Prime Rate</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>Your due date is 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 of each month.</p>
<p>Paying Interest on Cash Advances, Balance Transfers, Convenience Checks and ATM Withdrawals</p>	<p>These transactions accrue interest upon posting on your account. We will begin charging interest on these transactions on the transaction date.</p>
<p>Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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: www.consumerfinance.gov/learnmore</p>
<p>Fees</p>	
<p>Annual Fee</p>	<p>None</p>
<p>Transaction Fees Cash Advance, Balance Transfer, Convenience Check and ATM Withdrawal Fee Duplicate Merchant Sales Slip Duplicate Copy of Billing Statement Replacement Card Stop Payment Fee (Convenience Checks) Foreign Transaction Fee</p>	<p>3% of the Transaction Amount or \$10, whichever is greater \$5.00 \$3.00 (Research \$25 per hour) \$10.00 (in excess, of 1 per year) \$28.00 None</p>
<p>Penalty Fees Late Payment Fee Return Payment Fee</p>	<p>\$28.00 (5 days past the Due Date) \$28.00</p>