

| Truity Federal Credit Union | |
|--|--|
| VISA® <i>Platinum Rate</i> Credit Card Program Provides a Credit Limit of \$500 or More | VISA <i>Platinum Rate</i> |
| Interest Rates and Charges | The due date for this card is the 13th of the month. |
| Introductory Annual Percentage Rate (APR) for Purchases, Cash Advances, Balance Transfers, Convenience Checks and ATM Withdrawals | 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 creditworthiness ¹ and the Prime Rate, currently 13.24% - 18.00% |
| Military Annual Percentage Rate (MAPR) for Purchases For oral disclosure please call 1.800.897.6991 | Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. 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%. See MAPR below for more information. |
| Annual Percentage Rate (APR) for Purchases | 13.24% - 18.00% APR variable based on your creditworthiness ¹ and the Prime Rate |
| How to Avoid Paying Interest on Purchases | 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 interest avoidance balance by the due date of each month. |
| Paying Interest on Cash Advances, Balance Transfers, Convenience Checks and ATM Withdrawals | These transactions accrue interest upon posting on your account. We will begin charging interest on these transactions on the transaction date. |
| Paying interest on installment plan offers. | Interest begins to accrue on the day after the first billing cycle with the installment transaction and continues until paid in full. |
| 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: www.consumerfinance.gov/learnmore |
| Fees | |
| Annual Fee | None |
| Transaction Fees Cash Advance, Balance Transfer, Convenience Check & ATM Withdrawal Fee Duplicate Merchant Sales Slip Duplicate Copy of Billing Statement Replacement Card Stop Payment Fee (Convenience Checks) Foreign Transaction Fee | 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 1% of Transaction Amount |
| Penalty Fees Late Payment Fee Return Payment Fee | \$28.00 (5 days past the Due Date) \$28.00 |