

University & Community FCU MasterCard Credit Card Rates and Fees Disclosure

Pricing Information

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.9% to 16.9% when you open your account, based on your creditworthiness for purchases at a FIXED RATE .
APR for Balance Transfers	8.9% to 16.9% based on your creditworthiness for transfers at a FIXED RATE .
APR for Cash Advances	8.9% to 16.9% based on your creditworthiness for advances at a FIXED 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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest 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 http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	
- Balance Transfer	3% of balance transfer (\$10 min., \$200 max)
- Cash Advance (at ATM)	None
- Cash Advance (in office)	None
- Minimum Finance Charge	None
- Dynamic Fee Charge	2.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment	\$15.00
- Over-the-Credit Limit	None
- Returned Payment	\$21.00
- Returned Check	\$21.00
Other Fees	
- Replacement Card	\$5.00

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

The information about the cost of the card described in this credit card application is accurate as of October 2014. This information may have changed after that date. To find out what may have changed please call us at 405.743.3328 or write to us at 311 E. McElroy Rd. Stillwater, OK 74075.