

University & Community FCU MasterCard Credit Card Rates and Fees Disclosure

Pricing Information

Interest Rates and Interest Charges Annual Percentage Rate	
Annual Percentage Rate (APR) for Purchases	16.9%
APR for Balance Transfers	16.9%
APR for Cash Advances	16.9%
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 - Cash Advance (at ATM) - Cash Advance (in office) - Minimum Finance Charge - Dynamic Fee Charge	3% of balance transfer (\$10 min., \$200 max) None None None 2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment - Returned Check	\$15.00 None \$21.00 \$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).”

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

The information about the cost of the card described in this credit card application is accurate as of November 2018. This information may have changed after that date. To find out what may have changed please call us at 405.743.3328.