

## Visa® Credit Card Disclosure of Rates and Terms

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR)</p> <p><b>Purchases and Cash Advances</b></p> <p>Platinum Rewards:</p> <p>Signature:</p> <p>Platinum:</p> <p>Secured:</p>	<p>APRs (other than introductory APR) is based on your creditworthiness and will vary with the market rate based on the Prime Rate.</p> <p><b>2.99%</b> Introductory APR for the first 12 months after account opening. After that, your APR will be <b>13.15% to 18.00%</b></p> <p><b>2.99%</b> Introductory APR for the first 12 months after account opening. After that, your APR will be <b>12.15% to 18.00%</b></p> <p><b>11.15% to 18.00%</b> when you open your account.</p> <p><b>17.15% to 18.00%</b> when you open your account.</p>
<p><b>APR for Balance Transfers</b></p> <p>Platinum Rewards:</p> <p>Signature:</p> <p>Platinum:</p> <p>Secured:</p>	<p>APRs (other than introductory APR) is based on your creditworthiness and will vary with the market rate based on the Prime Rate.</p> <p><b>0.00%</b> Introductory APR for the first 12 months after account opening. After that, your APR will be <b>13.15% to 18.00%</b></p> <p><b>0.00%</b> Introductory APR for the first 12 months after account opening. After that, your APR will be <b>12.15% to 18.00%</b></p> <p><b>11.15% to 18.00%</b> when you open your account.</p> <p><b>17.15% to 18.00%</b> when you open your account.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>18.00%</b> This APR may be applied to your account if you make a late payment.</p> <p><b>How Long will the Penalty APR Apply?</b> If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p><b>Paying Interest</b></p>	<p>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. We will begin charging interest on cash advances, balance transfers, convenience check, and overdraft protection transactions on the transaction date.</p>
<p><b>Minimum Interest Charge</b></p>	<p><b>None</b></p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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></p>
Fees	
<p><b>Annual Fee</b></p>	<p><b>None</b></p>
<p><b>Transaction Fees:</b></p> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Overdraft Protection</li> <li>• Foreign Transaction*</li> </ul>	<p>Either <b>\$10 or 3%</b> of the amount of each transaction, whichever is greater. Either <b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater. Either <b>\$10 or 3%</b> of the amount of each overdraft transaction, whichever is greater. <b>3%</b> of each transaction in U.S. dollars. *The fee does not apply to Signature cardholders</p>
<p><b>Penalty Fees:</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$37</b> <b>None</b> <b>\$25</b></p>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).”  
**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the cards described in this disclosure is accurate as of 03/2019. This information may have changed after that date. To find out what may have changed, call us at 800.842.0145 or write to American Eagle Financial Credit Union, P.O. Box 280128, East Hartford, CT 06128-0128.