AMERICAN EAGLE FEDERAL CREDIT UNION VISA® Platinum Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**9.9%, 11.5%, 13.5%, 15.5%, 17.5%, or 18.0%** based upon your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**9.9%, 11.5%, 13.5%, 15.5%, 17.5%, or 18.0%** based upon your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**9.9%, 11.5%, 13.5%, 15.5%, 17.5%, or 18.0%** based upon your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**18.0%** This APR may be applied to your account if we: • Have not received a required Minimum Payment within sixty (60) days after the payment is due. **How Long Will the Penalty APR Apply?:** This increased APR will remain in effect for no longer than six (6) months, provided that you make all required Minimum Payments on time during that period. If you fail to make all required Minimum Payments on time for six (6) consecutive billing cycles, the 18% APR will remain in effect until you do so.
Paying Interest	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.
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 and Convenience Check	Either **$10** or **4%** of the amount of each transaction, whichever is greater (maximum fee: **$120**).
• Cash Advance	Either **$10** or **4%** of the amount of each cash advance, whichever is greater (maximum fee: **$120**).
• Overdraft Protection	Either **$10** or **4%** of the amount of each overdraft transaction, whichever is greater (maximum fee: **$120**).
• Foreign Transaction	**3%** of the transaction amount in US dollars.
Penalty Fees	
• Late Payment	Up to **$35**
• Over-the-Credit-Limit	Up to **$30**
• Returned Payment	**None**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.