

**MT. RAINIER FEDERAL CREDIT UNION
VISA CREDIT CARD ACCOUNT DISCLOSURES**

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	13.24% to 17.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	
<ul style="list-style-type: none"> • Balance Transfer Fee • Foreign Transaction Fee 	<p>None</p> <p>Up to 1% of the US dollar amount of the foreign transaction</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	<p>Up to \$25</p> <p>None</p> <p>\$30</p>
Other Fees	
<ul style="list-style-type: none"> • Application Fee 	None

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

The above rates and fees are effective as of 02/01/2023.