

**Bellco Credit Union**  
**Account Disclosure**  
**Visa® Platinum Credit Card**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.75% to 21%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>9.75% to 21%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>21%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchase or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: Either <b>\$10</b> or <b>4%</b> of the amount of each balance transfer, whichever is greater (maximum fee \$75)</li> <li>• Cash Advance: Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater (maximum fee \$75)</li> <li>• Foreign Transaction: <b>1%</b> of each transaction in U.S. dollars.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: The lesser of minimum payment due or <b>\$25</b>.</li> <li>• Returned Payment: <b>\$10</b>.</li> <li>• Over the Limit Fee: <b>None</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**Expedite Delivery of Card:** A fee of \$45 may be charged for expedited delivery of a Card at the time of request.

**Periodic Rates:** After any Introductory Rate period, or if an Introductory rate does not apply to your Account, the periodic rate for purchases will range from 0.0267% per day to 0.0575% per day which corresponds to an ANNUAL PERCENTAGE RATE ranging from 9.75% to 21%. Balance transfers will be considered purchases and will have the same periodic rate and corresponding annual percentage rate as purchases. Balance transfers will be referred to as purchases for purposes of this disclosure.

**Effective Date:** This disclosure is effective as of August 01, 2016 and is subject to change after date listed.

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