

Belco Credit Union
Account Disclosure
Visa® Platinum Colorado Rewards Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.75% to 21% based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.75% to 21% based on creditworthiness This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21 % This APR will vary with the market based on the Prime Rate.
Penalty APR	None
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 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.
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	<ul style="list-style-type: none"> • Balance Transfer Either \$10 or 4% of the amount of each balance transfer, whichever is greater (maximum fee \$75) • Cash Advance Either \$10 or 4% of the amount of each cash advance, whichever is greater (maximum fee \$75) • Foreign Transaction 1% of each transaction in U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment The lesser of minimum payment due or \$25. • Returned Payment \$10. • Over the Limit Fee None

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 0.0322% per day to 0.0575% per day which corresponds to an ANNUAL PERCENTAGE RATE ranging from 11.75% to 21%. The periodic rate for cash advances is 0.0575% per day with a corresponding annual percentage rate of 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.