

Truity Federal Credit Union	
VISA® Signature Rewards Credit Card Program This Program Provides a Credit Limit of \$5,000 or more	VISA Signature Rewards
Interest Rates and Charges	The due date for this card is the 4th of the month.
Introductory Annual Percentage Rate (APR) for Purchases, Cash Advances, Balance Transfers, Convenience Checks and ATM Withdrawals	0% APR for the first 12 months from card open date. Excludes existing Truity credit card balances. After 12 months, your APR will be variable based on your creditworthiness ¹ and the Prime Rate, currently 15.74% - 18.00%
Military Annual Percentage Rate (MAPR) for Purchases For oral disclosure please call 1.800.897.6991	Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. The cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. See MAPR below for more information.
Annual Percentage Rate (APR) for Purchases	15.74% - 18.00% APR variable based on your creditworthiness ¹ and the Prime Rate
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire interest avoidance balance by the due date of each month.
Paying Interest on Cash Advances, Balance Transfers, Convenience Checks and ATM Withdrawals	These transactions accrue interest upon posting on your account. We will begin charging interest on these transactions on the transaction date.
Paying interest on installment plan offers.	Interest begins to accrue on the day after the first billing cycle with the installment transaction and continues until paid in full.
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: www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees Cash Advance, Balance Transfer, Convenience Check and ATM Withdrawal Fee Duplicate Merchant Sales Slip Duplicate Copy of Billing Statement Replacement Card Stop Payment Fee (Convenience Checks) Foreign Transaction Fee	3% of the Transaction Amount or \$10, whichever is greater \$5.00 \$3.00 (Research \$25 per hour) \$10.00 (in excess, of 1 per year) \$28.00 None
Penalty Fees Late Payment Fee Return Payment Fee	\$28.00 (5 days past the Due Date) \$28.00

How We Will Calculate Your Balance: We use a method called “average daily balance” for both purchases and cash advances (including new transactions). See your Cardholder Agreement for more details.

MAPR: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The

costs associated with credit insurance premium; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). For Active Military Lending oral disclosure please call 1.800.897.6991.

Prime Rate: Your variable rates may change when the Prime Rate changes. We calculate variable rates by adding a margin based on your creditworthiness to the Prime rate published in *The Wall Street Journal* on the 25th day of each month. If the *Journal* is not published on that day, then see the immediately preceding edition. Variable rates will be updated quarterly and will take effect on the first day of your January, April, July and October billing periods.

¹ We add 7.74% to the Prime Rate to determine the APR for A credit; we add 8.74% to the Prime Rate to determine the APR for B credit; we add 9.74% to the Prime Rate to determine the APR for C credit; we add 12.74% to the Prime Rate to determine the APR for D credit; we add 14.65% to the Prime Rate to determine the APR for E credit. To receive A credit APR, you need a credit score of 740 or higher; B credit APR you need a credit score of 739 – 690; C credit APR you need a credit score of 689 - 650 or higher; for D credit APR you need a credit score of 649 – 620; for E credit APR you need a credit score of 619 or lower. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less.