

**iQ Credit Union  
VISA Credit Card Application Disclosures**

**VISA Platinum – Rates & Fees**

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>9.49%</b> to <b>19.49%</b> when you open your account, based on your credit worthiness.</p> <p>After that, your APR will vary with the market based on the WSJ Prime Rate.</p>
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<p><b>9.49%</b> to <b>19.49%</b> when you open your account, based on your credit worthiness.</p> <p>After that, your APR will vary with the market based on the WSJ Prime Rate.</p>
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<p>On transfers done during the promotional period: *</p> <p><b>1.99%</b> to <b>11.99%</b> for 24-months from the date of the transfer.</p> <p>After that, your APR will be:</p> <p><b>9.49%</b> to <b>19.49%</b>, based on your creditworthiness. The APRs will vary with the market based on the WSJ Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<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>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Transaction</b></li> </ul>	<p>2% of advance amount (minimum \$5)</p> <p>1% of the US dollar amount of the foreign transaction</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Card Replacement</b></li> </ul>	<p>\$25</p> <p>\$5</p>

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

\*Promotional period will run through at least January 24, 2019. Limited time offer, subject to change.

The above terms are current as of December 25, 2018.