

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% or 13.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	0% introductory APR through September 30, 2023 on all balance transfers completed by 3/31/2022. After that, your purchase APR will apply.
APR for Cash Advances	17.99%
Penalty APR & When It Applies	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 purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Fees	
Annual Fee	None
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee	Either \$5.00 or 3.00% of the amount of each balance transfer, whichever is greater. \$5.00 1.00% of each transaction in U.S. dollars.
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$25.00. Up to \$25.00.
Other Fees Card Replacement Fee Emergency Card Replacement Fee Document Copy Fee Pay by Phone Fee Statement Copy Fee	\$8.00 if your account is subject to this fee. \$20.00 if your account is subject to this fee. \$8.00 per document if your account is subject to this fee, except in connection with a billing error made by the Credit Union. \$10.00 when calling Visa® customer service center to make a payment. \$3.50 per document if your account is subject to this fee, except in connection with a billing error.

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

Loss of Introductory APR: We will end your introductory APR for Purchases and Balance Transfers and apply the standard APR in effect for these balances if you make a late payment or make a payment that is returned.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement and Disclosure Statement.

TERMS & CONDITIONS

This offer is valid from 1/15/2022 – 3/31/2022 and is for new COPFCU Visa Platinum Rewards Credit Card accounts only. You must be approved for this card to take advantage of this special offer. If approved, COPFCU is the issuer of your account.

To receive this special offer, your COPFCU account(s) must be in good standing. Your account(s) are not in good standing if any loan or other account with COPFCU or any other creditor is past due, your account(s) are over-the-limit, you make a payment to your account that has been returned unpaid or your account is closed for any reason.

Federal law mandates that you must be at least 21 years of age to apply for a credit card. If you are younger than 21, your parent/guardian must apply with you unless you can provide proof of income sufficient to support the payment of the account.

Balance Transfers – To qualify for this offer, balance transfers must be completed by 3/31/2022. Minimum balance transfer of \$100 applies. The total amount of your requested balance transfers must be less than your available credit line. Each transfer will reduce your available credit just like a purchase. You will see a payment for the amount of the balance transfer on the statement of your other credit card. Please note that it may take up to three weeks to set up your new account and post the balance transfer transactions, so you may still need to make payments to your other accounts to keep them current. We will not close your other credit card accounts for you; please contact your other credit card or loan company directly if you wish to do so. You should not transfer the amount of any disputed charge or other charge. If you do, you may lose your dispute rights. We reserve the right to decline to process any full or partial balance transfer request and will not process a balance transfer to pay any other COPFCU account or loan.

Cash Advances may be limited to a portion of your credit line.

Claims and disputes are subject to arbitration.

We reserve the right to change the benefit features associated with your card at any time. We comply with section 326 of the USA Patriot Act. This law mandates that we verify certain information about you while processing your account information.



Equal Housing Lender.
Federally Insured by NCUA.