

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of **7/27/23**. You can call Us at (877) 368-2396 or write to us at Community Powered Federal Credit Union at 1758 Pulaski Highway, Bear, DE 19701 to inquire if any changes have occurred since the effective date.

#### Interest Rate and Interest Charges

##### Annual Percentage Rate (APR) For Purchases

VISA Classic: **9.88% - 17.99%** based on Your creditworthiness.

Secured VISA Classic: **9.88% - 17.99%** based on Your creditworthiness.

##### APR for Balance Transfers

VISA Classic: **9.88% - 17.99%** based on Your creditworthiness.

Secured VISA Classic: **9.88% - 17.99%** based on Your creditworthiness.

##### APR for Cash Advances

VISA Classic: **9.88% - 17.99%** based on Your creditworthiness.

Secured VISA Classic: **9.88% - 17.99%** based on Your creditworthiness.

##### How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed by the due date each month.

##### 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

##### Transaction Fees

- Cash Advance
- Balance Transfer
- Foreign Transaction

**5.00%** of each advance (**\$5.00** minimum)

**3.00%** of each transfer (**\$5.00** minimum)

**1.00%** of each foreign currency transaction in U.S. Dollars.

**1.00%** of each U.S. Dollar transaction that occurs in a foreign country.

##### Penalty Fees

- Late Payment
- Returned Payment

Up to **\$25.00**

Up to **\$25.00**

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