

**iQ Credit Union**  
**VISA Platinum 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> when you open your account.</p> <p>After that, your APR will vary with the market based on the WSJ Prime Rate.</p> <p>Please see the Visa Platinum Credit Card agreement for details.</p>
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>16.99%</b>
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<p>On transfers done 12/25/17 – 3/24/18:</p> <p><b>1.99%</b> fixed for 12-months from the date of the transfer. After that, the rate will vary with the market based on the WSJ Prime Rate + 4.99%. Currently 9.49%.</p> <p>On transfers done on or after 3/25/18:</p> <p>The rate will vary with the market based on the WSJ Prime Rate + 4.99%. Currently 9.49%.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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> <li>• <b>Returned Payment</b></li> <li>• <b>Annual Fee</b></li> </ul>	<p>\$25</p> <p>\$5</p> <p>\$25</p> <p>\$25</p>

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

We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of January 25, 2018.