

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

**VISA Classic– Rates & Fees**

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>14.24%</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 Classic 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 + 9.99%. Currently 14.24%.</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 + 9.99%. Currently 14.24%.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>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>.</p>
FEES	
<b>Annual Fee</b>	\$5
<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> </ul>	<p>\$15 if balance is less than \$250</p> <p>\$25 if balance is \$250 or more</p> <p>\$5</p> <p>\$25</p>

**How We Will Calculate Your Balance:** We use a method called “average daily balance” (including 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 December 25, 2017.