

# Everyday Rewards VISA and Platinum Visa Credit Card Application Disclosure

## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases and Balance Transfers</b>	Everyday Rewards VISA: <b>18.00%</b> (1.50% Periodic Rate)  Platinum VISA: <b>14.795%</b> (1.232918% Periodic Rate) After account opening, your APR will vary with the market based on the average of the auction rate on 26-week Treasury bill.
<b>Cash Advances</b>	Everyday Rewards VISA: <b>18.00%</b> (1.50% Periodic Rate)  Platinum VISA: <b>18.00%</b> (1.50% Periodic Rate) After account opening, your APR will vary with the market based on the average of the auction rate on 26-week Treasury bill.
<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>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="https://www.consumerfinance.gov/learnmore/">https://www.consumerfinance.gov/learnmore/</a> .

## FEES

<b>Annual Fee</b>	<b>Everyday Rewards VISA:</b> \$50 Fee is waived with \$5,000 or more in annual purchases  <b>Platinum VISA:</b> \$50 Fee is waived with \$2,500 or more in annual purchases
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Foreign Transaction Fee</li> <li>• Cash Advance Fee</li> <li>• Balance Transfer Fee</li> </ul>	Up to 1% of the US dollar amount of the foreign transaction \$0 \$0
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Card Replacement Fee</li> <li>• Returned Payment Fee</li> </ul>	\$25 if minimum payment not received within 5 days of due date \$5 \$10

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

The above rates and fees are effective as of March 16, 2023. You may contact the Credit Union at: PO Box 6749, Bend, OR 97708-6749 or visit [midoregon.com](http://midoregon.com) for current rate and fee information.

# Secured VISA Credit Card Application Disclosure

## INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases and Balance Transfers	18.00% fixed (1.50% Periodic Rate)
Cash Advance APR	18.00% fixed (1.50% Periodic Rate)
How to Avoid Paying Interest on Purchases	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.
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 <a href="https://www.consumerfinance.gov/learnmore/">https://www.consumerfinance.gov/learnmore/</a> .

## FEES

Annual Fee	\$25 Fee is waived with \$1,000 or more in annual purchases
Transaction Fees <ul style="list-style-type: none"> <li>Foreign Transaction Fee</li> <li>Balance Transfer Fee</li> </ul>	Up to 1% of the US dollar amount of the foreign transaction \$0
Penalty Fees <ul style="list-style-type: none"> <li>Late Payment Fee</li> <li>Card Replacement Fee</li> <li>Returned Payment Fee</li> </ul>	\$25 if minimum payment not received within 5 days of due date \$5 \$10

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

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