

## Trailhead Federal Credit Union Visa Credit Card Account Disclosures

INTEREST RATES AND INTEREST CHARGES		
<b>Annual Percentage Rate (APR) for Purchases &amp; Cash Advances</b>	Platinum	<b>8.25% - 18.00%</b>
	Rewards	<b>9.25% - 18.00%</b>
	Secured	<b>8.25%</b>
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	
<b>APR for Balance Transfers</b>	Platinum	<b>5.25% - 15.25%</b>
	Rewards	<b>6.25% - 16.25%</b>
	Secured	<b>5.25%</b>
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	
<b>Paying Interest</b>	Your due date is approximately 28 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>Annual Fee</b>	None	
<b>Transaction Fees</b>		
• <b>Foreign Transaction Fee</b>	Up to 1% of the US dollar amount of the foreign transaction	
<b>Penalty Fees</b>		
• <b>Late Payment Fee</b>	\$15	
• <b>Return Item Fee</b>	\$30	
• <b>Overlimit Fee</b>	\$25	
OTHER FEATURES		
<b>Loan Protection Coverage</b>	If you elect to obtain the optional loan protection coverage and pay the monthly premiums, we will cancel your payments and coverage if you file Bankruptcy or become more than 90 days past due.	

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Visa Credit Card Agreement.

We reserve the right to amend the VISA Credit Card Agreement as permitted by law. Rate information is accurate as of 12/1/19.