



Visa® Credit Card Disclosures

Heritage Credit Union • PO Box 14047, Madison WI 53708-0047 • 888-432-8496 (Option 0)

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of February 1, 2019. You may contact us at (888) 432-8496 or at PO Box 14047, Madison WI 53708-0047 to inquire if any changes occurred since the effective date.

Heritage Credit Union Credit Card Disclosures and Fees Effective October 5, 2018

Interest Rates and Interest Charges

| | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | <p>Visa Platinum: 9.99% to 17.99% when you open your account, based on your creditworthiness.</p> <p>Visa Signature Rewards: 11.99% to 17.99% when you open your account, based on your creditworthiness.</p> <p>Visa Secured¹: 15.99% to 17.99% when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on U.S. Prime Rate.</p> |
| Annual Percentage Rate (APR) for Balance Transfers & Cash Advances | <p>For VISA Platinum and Visa Signature balance transfer transactions obtained during the first 60 day period that immediately follows the date that You established Your Account will accrue finance charges at an introductory Annual Percentage Rate of 1.99% - 17.99% based on your creditworthiness, for 12 months Upon the expiration of the introductory rate period, the Annual Percentage Rate applicable to such balance transfers will increase to the non-introductory variable rate described elsewhere in this Agreement</p> <p>Visa Secured: 15.99% to 17.99% based on your creditworthiness.</p> <p>This APR will vary with the market based on U.S. Prime Rate.</p> |
| Penalty APR | None |
| Minimum Interest Charge | None |
| Minimum Monthly Payment | 2% of balance or \$25, whichever is greater. |
| How to Avoid Paying Interest | <p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.</p> |
| How We Will Calculate Your Finance Charges | <p>We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.</p> |

Heritage Credit Union Credit Card Disclosures
Effective October 5, 2018

FEES

| | |
|--|--|
| Annual Fee | None |
| Balance Transfer Fee | None |
| Over-the-limit Fee | None |
| Card Costs and Fees | |
| - Standard Card Replacement ... | None |
| - Rush Card Replacement | \$25 per card |
| - Custom Design Your Own Card (DYOC) | \$9.95 per design |
| - DYOC Replacement..... | \$4.95 per replacement |
| Foreign Transaction Fees | 1.00% conversion fee assessed on all foreign currency transactions. |
| Cash Advance Fee | \$5 or 3% of the amount of each cash advance, whichever is greater. (Max fee: \$50) |
| Late Payment Fee | Up to \$25.00 |
| Returned Payment Fee | Up to \$25.00 |
| For Credit Card Tips from the Federal Reserve Board | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: http://www.federalreserve.gov/creditcard . |

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

Variable Rate. The ANNUAL PERCENTAGE RATE (APR) is a variable rate and is based on the Wall Street Journal Prime Rate (Index), plus a margin. The margin for Visa Platinum, Visa Signature Rewards and Visa Secured cards is based on creditworthiness criteria. The APR is subject to change monthly on the first day of the billing cycle to reflect any change in the index. We will use the index value from the first day of the billing cycle month to implement the rate change. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. Any increase in the APR will result in additional payments of the same amount until what you owe has been repaid. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

1 Secured Card. 100% of credit limit granted at time of account opening will be placed on hold in a secured deposit account with Heritage Credit Union. Please refer to your account Agreement for more information and details.