



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 January 28, 2018. 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 January 28, 2018

Interest Rates and Interest Charges

Introductory APR¹	Visa Platinum / Visa Signature® Rewards: 2.99% to 4.99% Introductory APR will apply to purchases or balance transfers posted to your account during the first 90 days following account opening. Introductory APR will be applied to qualified purchases and balance transfers for the first 6 months after account opening. APR based on your creditworthiness. Visa Secured Card does not qualify for introductory rate.
Annual Percentage Rate (APR) for Purchases	Visa Platinum: 9.24% to 17.49% when you open your account, based on your creditworthiness. Visa Signature Rewards: 11.24% to 17.99% when you open your account, based on your creditworthiness. Visa Secured²: 15.24% to 17.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on U.S. Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers & Cash Advances	Visa Platinum: 9.24% to 17.49% based on your creditworthiness. Visa Signature Rewards: 11.24% to 17.99% based on your creditworthiness. Visa Secured: 15.24% to 17.99% based on your creditworthiness. This APR will vary with the market based on U.S. Prime Rate.
Penalty APR	None
Minimum Interest Charge	None
Minimum Monthly Payment	2% of balance or \$25, whichever is greater.
How to Avoid Paying Interest	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.
How We Will Calculate Your Finance Charges	We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

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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 Promotional Period for Introductory APR. APR = Annual Percentage Rate. The introductory APR for balance transfers and purchases will apply to purchases or balance transfers posted to your account during the first 90 days following account opening. Introductory APR will be applied to those qualified purchases and balance transfers for the first 6 billing cycles following account opening. Introductory APR based on your creditworthiness. Visa Secured card does not qualify for introductory rate.

2 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.