



Arbor Financial Credit Union
1551 S. 9th Street
Kalamazoo, MI 49009
269-375-6702 or 800-442-7340
www.arborfcu.org

CREDIT CARD DISCLOSURES

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.**

INTEREST RATES and INTEREST CHARGES:

	Rewards Visa Card	Advantage Visa Card
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	13.25 %, 14.25%, 17.25%, 18.00%, 18.00%, or 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	10.00%, 11.25%, 15.25%, 17.25%, 18.00%, or 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
Minimum Interest Charge	None	
For 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 http://www.consumerfinance.gov/learnmore	

FEES:

Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 4% of the amount of each cash advance with a minimum of \$10.00 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$30.00 if your payment is late 10 days or more None Up to \$30.00 if your payment is returned for any reason

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