

ACCOUNT TERMS

ANNUAL PERCENTAGE RATE (APR)
for purchases, cash advances and balance transfers.

Visa Signature® 1.5% Cash Back

11.25% - 17.99%

when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

Visa® Platinum Low Rate

7.25% - 17.99%

when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

Visa® Platinum myChoice Rewards

8.99% - 17.99%

when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

Visa® Platinum Secured

15.35%

Visa® Platinum Young Adult

16.90%

Minimum Interest Charge

None

How to Avoid Paying Interest

There is a **grace period** of twenty-five (25) calendar days on all credit purchases of goods and services. In order to avoid finance charges on new purchases, you must pay the entire New Balance shown on the statement by the Payment Due Date. If you do not pay in full the New Balance shown on the statement by the Payment Due Date, all new purchases will accrue finance charges at the monthly periodic rate from the date of the purchase until the closing date of the billing cycle. There is no grace period on cash advance transactions, which accrue finance charges from the transaction date.

For Credit Card Tips

from the Consumer Financial Protection Bureau

Learn about factors to consider when applying for/using a credit card. Visit the Consumer Financial Protection Bureau website at:
www.consumerfinance.gov/learnmore

Annual Fee

None

Transaction Fees

Balance Transfer Fee: \$10 or 3% of balance transfer amount, whichever is greater.
Cash Advance Fee: \$10 or 3% of the advanced amount, whichever is greater - used at ATM, Century Federal Credit Union, convenience checks or other financial institution.
Foreign Transaction Fee: 1% of each transaction in U.S. dollars

Penalty APR and when it applies

(For Visa Platinum myChoice Rewards only)

Up to 17.99%. This APR will vary with the market based on the Prime Rate. The Penalty APR will be applicable if you do not make at least your minimum required payment within sixty (60) days after the Payment Due Date indicated on your billing statement.

Penalty Fees

Late Payment Fee: If we do not receive at least your minimum required payment within ten (10) days after the Payment Due Date indicated on your billing statement, we will impose a late or delinquency charge of up to \$25.00.
Over-the-Credit-Limit Fee: None
Returned Payment Fee: Up to \$25

ACCOUNT TERMS (continued)

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 Credit Card Agreement & Disclosures.

Effective Date

The information about the rates and fees of the cards described in this application is accurate as of March 10, 2020. The information may have changed after that date. To find out what may have changed, contact Century Federal Credit Union at 4600 Rockside Road, Independence, OH 44131.

Other Fees

Statement Copy Fee: \$1 per page

Rush Replacement Card Fee: \$25 and up

Emergency Card Replacement Fee: \$10

Military Lending Act Notice: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally please contact Century Federal Credit Union at (216) 535-3200 or (800) 615-2328.

Patriot Act: Please note: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account such as your name, address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents.

