

INTEREST RATES AND INTEREST CHARGES

**Annual Percentage Rate (APR)
for Purchases and Balance
Transfers**

10.75% - 17.00% based on
your credit profile when you open your
account.

**Annual Percentage Rate (APR)
For Cash Advances**

17.50%

**How to Avoid Paying Interest on
Purchases**

Your due date is at least 25 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.

**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

Annual Fee

None

Transaction Fees

• **Foreign Transaction Fee**

1% of the US dollar amount of the foreign transaction

Penalty Fees

• **Late Payment Fee**

• **Returned Payment Fee**

Up to **\$25.00**

Up to **\$25.00**

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 Account Agreement

These Account Disclosures for the MasterCard Credit Card are part of an integrated with your MasterCard Credit Card Agreement with Sunbelt Federal Credit Union. We reserve the right to amend the MasterCard Credit Card Agreement as permitted by law.