

## NEIGHBORS CREDIT UNION VISA DISCLOSURE

Interest Rates and Interest Charges	Visa Platinum Breeze	Visa Secured	Visa Platinum Rewards
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.45% to 17.95%</b> when you open your account, based on your creditworthiness.	<b>9.00%</b>	<b>11.45% to 20.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>7.95% to 17.95%</b> when you open your account, based on your creditworthiness.	<b>9.00%</b>	<b>11.45% to 20.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>7.95% to 17.95%</b> when you open your account, based on your creditworthiness.	<b>9.00%</b>	<b>11.45% to 20.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>20.99%</b> This APR may be applied to your account if you: Make a late payment <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.		
<b>How to Avoid Paying Interest on Purchase</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will be charged on any dollar amount.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>		
Fees	Visa Platinum Breeze	Visa Secured	Visa Platinum Rewards
<b>Transaction Fees</b>			
— Balance Transfer Fee	<b>\$2.00 or 3.00%</b> of the amount of each cash advance, whichever is greater	None	<b>\$2.00 or 3.00%</b> of the amount of each cash advance, whichever is greater
— Cash Advance Fee	<b>\$2.00 or 3.00%</b> of the amount of each cash advance, whichever is greater	None	<b>\$2.00 or 3.00%</b> of the amount of each cash advance, whichever is greater
— Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars	None	<b>1.00%</b> of each multiple currency transaction in U.S. dollars
	<b>0.80%</b> of each single currency transaction in U.S. dollars	None	<b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b>			
— Late Payment Fee	Up to <b>\$25.00</b>	You will be charged a fee if you are 15 days or more late in making a payment. If your required minimum payment is <b>\$25.00</b> or less, you will be charged a fee of <b>5.00%</b> of the minimum payment, not to exceed <b>\$5.00</b> . If your required minimum payment is more than <b>\$25.00</b> , you will be charged a fee of <b>\$15.00</b> or <b>5.00%</b> of the minimum payment, whichever is greater, not to exceed <b>\$50.00</b> .	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases)”

**Application of Penalty APR.** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.