



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.**

<b>INTEREST RATES and INTEREST CHARGES:</b>		
	<b>Rewards Visa Card</b>	<b>Advantage Visa Card</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>13.50 %, 14.50%,            17.50%, 18.00%,            18.00%, or 18.00%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>10.25%, 11.50%,            15.50%, 17.50%,            18.00%, or 18.00%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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.	
<b>Minimum Interest Charge</b>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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:</b>	
<b>Fees to Open or Maintain your Account</b>	
• Annual Fee:	None
• Application Fee:	None
<b>Transaction Fees</b>	
• Balance Transfer:	None
• Cash Advance:	4% of the amount of each cash advance with a minimum of \$10.00
• Foreign Transaction:	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
<b>Penalty Fees</b>	
• Late Payment:	Up to \$30.00 if your payment is late 10 days or more
• Over-the-Credit Limit:	None
• Returned Payment:	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)."