VELOCITY community credit union

P.O. Box 30669
Palm Beach Gardens, Florida 33420
(561) 775-2525
(800) 872-4517

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 12/19/2018 . You can contact us toll free at (800) 872-4517 or P.O. Box 30669, Palm Beach Gardens, FL 33420 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	VISA Platinum	VISA Rewards	Secured VISA Platinum	Secured VISA Rewards
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	**0%** Introductory APR for 6 months. After that, your Standard APR will be **11.50%, 12.50%, 14.50%, 16.50% or 18.0%** depending on your credit history. This APR will vary with the market based on the Prime Rate*.	**0%** Introductory APR for 6 months. After that, your Standard APR will be **12.50%, 13.50%, 15.50%, 17.50% or 18.0%** depending on your credit history. This APR will vary with the market based on the Prime Rate*.	**0%** Introductory APR for 6 months. After that, your Standard APR will be **11.50%** This APR will vary with the market based on the Prime Rate*.	**0%** Introductory APR for 6 months. After that, your Standard APR will be **12.50%** 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:	None
- Application Fee:	None
Transaction Fees	
- Balance Transfer:	None
- Cash Advance:	None
- 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
Penalty Fees	
- Late Payment:	Up to **$25.00** if your payment is late 5 days or more
- Over-the-Credit Limit:	None
- Returned Payment:	Up to **$25.00** 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)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

SEE NEXT PAGE for more important information about this account

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***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases on the 3rd Tuesday of the preceding month. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: *For VISA Platinum:* 6.25% for A Tier; 7.25% for B Tier; 9.25% for C Tier, 11.25% for D Tier; and 13.25% for E Tier. *For VISA Rewards:* 7.25% for A Tier; 8.25% for B Tier; 10.25% for C Tier; 12.25% for D Tier; and 14.25% for E Tier. *For Secured VISA Platinum:* 6.25%. *For Secured VISA Rewards:* 7.25%. The interest rate can change monthly on the 3rd Tuesday of the next month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18%. Any increase will take the form of more payments of the same amount.