

## Interest Rates, Interest Charges & Fees

<b>Annual Percentage Rate (APR) for Purchases, Cash Advances &amp; Balance Transfers</b>	Your APR may vary. The rate is determined by adding <b>4%</b> to the Prime Rate.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>Paying Interest on Purchases</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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Balance Transfer &amp; Cash Advance</li><li>• Foreign Purchase transaction</li></ul>	Either <b>\$5</b> or <b>2%</b> of the amount of each transaction, whichever is greater. <b>1%</b> of each purchase transaction in U.S. dollars. <b>1%</b> fee applies to all purchases and cash advances made in foreign countries in U.S. dollars and foreign currencies.
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Returned Checks</li></ul>	Up to <b>\$25</b> Could be <b>\$25</b>
<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>

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

**Other charges:** card replacement \$10; draft copies \$6. To find out about changes in the information in this application, write us at: IH Mississippi Valley Credit Union, Credit Card Services Dept., P.O. Box 1010, Moline, IL 61266-1010. Features and benefits of our Visa® card are subject to change without notice. Membership open to Quad City and surrounding area residents.

**Cash Back Card** Earn 1% cash back on all purchases (excluding balance transfers and cash advances). There's a minimum payout of \$50 when you make \$5,000 in purchases. There's no maximum. Cash back is earned from December 1 through November 30 of the next year, with payouts in November each year. Cash back could be subject to taxes; please consult your tax advisor.