

ALLIED HEALTHCARE FCU

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	9.90%* - 14.90%* when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Secured Card Purchases, Balance Transfers	14.90%*
Annual Percentage Rate (APR) for Balance Transfers	9.90%* - 14.90%* This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	11.90%* - 16.90%* This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	18.00%* This APR may be applied to your account if you: <ol style="list-style-type: none"> 1) Make your payment 60 days late or: 2) A returned payment causes your account to become 60 days late. <p>How Long will the penalty APR Apply?: If your APR is increased for this reason, the Penalty APR will continue to apply unless you make 6 consecutive minimum payments when due (beginning with the billing cycle immediately following the application of the Penalty APR) and do not exceed your credit limit during that time period.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month and your previous balance is zero or a credit balance. We will begin charging interest on cash advances, balance transfers and convenience checks on the date they are posted to your account.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fees Visa Classic, Visa Gold & Visa Platinum	\$0
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transactions 	\$0.00 2% of the amount advanced with a minimum of \$2.00 not to exceed \$20.00 2% of the transaction in U.S. Dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	\$20 imposed 15 days after the due date \$20
Other Fees <ul style="list-style-type: none"> • Express Card • Card Replacement • Stop Payment 	\$20 \$10 \$30 for Convenience checks or Balance Transfer orders

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

Loss of Promotional/Introductory APR: We may end your promotional/introductory APR (if any) if your payment is 60 days late.

Billing Rights: Information on your rights to dispute transactions is provided in your account agreement

Allied Healthcare FCU has a loan program, which features a range of interest rates for some consumer loans. A rate is based on a variety of factors, including the applicant's credit rating.

* Rates are current as of **10/25/2010** and are subject to change.