



**CREDIT CARD  
ACCOUNT  
DISCLOSURE**



PO Box 93124 • Long Beach, CA 90809-3124 • www.ahfcu.org  
(888) 488-9105 — or — (562) 933-0370 • Fax (562) 595-8223

**MASTERCARD World  
Rewards/Core Platinum**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.50% - 17.50%</b> when you open your account, based on your creditworthiness.
<b>Annual Percentage Rate (APR) for Secured Card Purchases</b>	<b>10.50% - 17.50%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>10.50% - 17.50%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.50% - 18.00%</b>  This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b>  This APR may be applied to Your Account if You: - Make a late payment; or - Make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If Your APRs are increased for any of these reasons, the Penalty APR will apply until You make six consecutive minimum payments when due.
<b>Paying Interest</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 or balance transfers if You pay Your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</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>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Additional Card Fee	<b>None</b> <b>\$10.00</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee  - Foreign Transaction Fee	<b>3.00%</b> of the amount of each balance transfer <b>\$2.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$20.00</b> ) <b>2.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$20.00</b> Up to <b>\$27.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

**Promotional Period for Introductory APR:**

The Introductory APR for purchases will apply to transactions posted to Your Account during the first 31 days following issuance of Your Card.

**Loss of Introductory APR:**

We may end Your Introductory APR for purchases and apply the prevailing non-introductory APR if You are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if You are 60 days late in making a payment or make a payment that is returned.

**Billing Rights:**

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

**Military Lending Act Disclosures:**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at (888) 488-9105 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**Other Fees & Disclosures:**Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if You are 15 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Additional Card Fee:

\$10.00. If Your Account is subject to an Additional Card Fee, a fee will be charged for each additional Card issued to Your Account.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

Cash Advance Fee (Finance Charge):

\$2.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$20.00. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Returned Convenience Check Fee:

\$27.00 or the amount of the returned convenience check, whichever is less. If Your Account is subject to a Returned Convenience Check Fee, the fee will be charged to Your Account when a convenience check is returned for any reason.

Card Replacement Fee:

\$10.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Document Copy Fee:

\$5.00 per page. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

Emergency Card Replacement Fee:

\$20.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

PIN Replacement Fee:

None.

Rush Fee:

\$20.00 second day. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Copy Fee:

\$5.00 per page. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

**Variable Rate:**

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July and October), to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

\*Rates are current as of **10/01/2018** and are subject to change.