



**VISA CREDIT CARD
RATES AND TERMS**
Information is accurate as of October 20, 2019
and is subject to change.
888.907.3628 | www.wheelhousecu.com

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum Rewards- 12.00% to 24.00% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.</p> <p>Platinum- 11.24% to 23.24% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Platinum Rewards- 12.00% to 24.00% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.</p> <p>Platinum- 11.24% to 23.24% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Platinum Rewards- 12.00% to 24.00% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.</p> <p>Platinum- 11.24% to 23.24% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.</p>
Penalty APR	None
How to Avoid Paying Interest on Purchases	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.
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	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfers 	Either \$5 or 1% of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> Cash Advance 	Either \$5 or 3% of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> Foreign Transaction 	1% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment 	\$10
<ul style="list-style-type: none"> Returned Payment 	Up to \$20
<ul style="list-style-type: none"> Over-the-Credit-Limit 	None

How we will calculate your balance: We use a method called “average daily balance (including new purchases).”

This information was printed and is accurate as of 10/20/2019 and is subject to change. For current information, please call us at 888.907.3628 or write to us at Wheelhouse Credit Union, P.O. Box 719099, San Diego, CA 92171-9099.