



**VISA CREDIT CARD
RATES AND TERMS**
Information is accurate as of March 21, 2019
and is subject to change.
619.297.4835 | www.wheelhousecu.com

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | <p>Platinum Rewards- 12.50% to 24.50% 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- 11.74% to 23.74% 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>0% introductory APR through 02/20/2020 on balance transfers posted to your account before 04/30/2019. After that, your APR will be:</p> <p>Platinum Rewards -12.50% to 24.50%, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum- 11.74% to 23.74%, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances | <p>Platinum Rewards- 12.50% to 24.50% 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- 11.74% to 23.74% 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 | |
| • Balance Transfers | Either \$5 or 1% of the amount of each transfer, whichever is greater. |
| • Cash Advance | Either \$5 or 3% of the amount of each cash advance, whichever is greater. |
| Foreign Transaction | 1% of each transaction in U.S. dollars |
| Penalty Fees | |
| • Late Payment | \$10 |
| • Returned Payment | Up to \$20 |
| • Over-the-Credit-Limit | None |
| • | |

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