

Progressions Credit Union
VISA Credit Card Disclosures
Visa Rates & Fees

INTEREST RATES & FEES	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 billing cycles from the account opening date*. After that, your APR will be 9.99%-17.99% based on your creditworthiness.
APR for Cash Advances	9.99%-17.99% based on your creditworthiness.
APR for Balance Transfers	2.99% introductory APR for 12 billing cycles on balance transfers for qualifying accounts**. Availability subject to change. After that (and for non-qualifying accounts, at all times), your APR will be 9.99% - 17.99% based on your creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on new 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.
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 www.consumerfinance.gov/learnmore .
FEES	
ANNUAL FEE	NONE
Transaction Fees	
<ul style="list-style-type: none"> • Foreign Transaction Fee • Cash Advance • Balance Transfer 	1% of US dollar amount of the foreign transaction. NONE NONE
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Return Item Fee 	Up to \$35 Up to \$35 Up to \$35

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

We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of 04/01/2016.

*** 0% APR Introductory APR Promotion:** Minimum Equifax Beacon Score (“credit score”) to qualify for promotion is 600. Borrowers with credit scores of 599 or below do not qualify for this promotional rate and will receive the standard rate.

****Transfer Promotion:** Minimum Equifax Beacon Score (“credit score”) to qualify for promotion is 600. Borrowers with credit scores of 599 or below do not qualify for this promotional rate and will receive the standard rate. For balance transfers made before or after the promotional period, your APR will be 9.99% -17.99% based on your credit score.

No Visa balance transfer fee is charged for this offer. Existing balances on Progressions Credit Union loans, credit cards or lines of credit do not qualify for this offer.