

Progressions Credit Union
VISA Credit Card Disclosures
Visa Rates & Fees

INTEREST RATES & FEES	
Annual Percentage Rate (APR) for Purchases	10.99% - 17.99% based on your creditworthiness.
APR for Cash Advances	10.99% - 17.99% based on your creditworthiness.
APR for Balance Transfers	10.99% - 17.99% based on your creditworthiness.
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 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).

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

These Account Disclosures are part of and integrated with your VISA Cardholder Agreement with Progressions Credit Union. We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of 01/27/2023.