

Progressions Credit Union  
 VISA Credit Card Disclosures  
 Visa Rates & Fees

INTEREST RATES & FEES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.99% - 17.99%</b> based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>10.99% - 17.99%</b> based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>10.99% - 17.99%</b> based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Credit Card Tips from the Consumer Financial Protection Bureau</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">www.consumerfinance.gov/learnmore</a>
FEES	
<b>ANNUAL FEE</b>	NONE
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Foreign Transaction Fee</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>Balance Transfer</b></li> </ul>	1% of US dollar amount of the foreign transaction NONE NONE
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit-Limit</b></li> <li>• <b>Return Item Fee</b></li> </ul>	Up to <b>\$35</b> Up to <b>\$35</b> Up to <b>\$35</b>

**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.