

**Interest Rates and Interest Changes**

<b>Annual Percentage Rate (APR) for Purchases</b>	(A) <b>4.9%</b> introductory APR for six (6) months. After that, your APR will be <b>9.9%</b> . (B) <b>9.9%</b> introductory APR for six (6) months. After that, your APR will be <b>12.9%</b> . (C) <b>16.9%</b> Based on your creditworthiness.
<b>APR for Balance Transfers</b>	(A) 9.9% (B) 12.9% (C) 16.9% Balance Transfers will post as a cash advance.
<b>APR for Cash Advances</b>	(A) 9.9% (B) 12.9% (C) 16.9%
<b>How to Avoid Paying Interest on Purchases</b>	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
<b>Minimum Interest Charge</b>	None
<b>For 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">http://www.consumerfinance.gov/learnmore</a> .

The minimum monthly payment is 2% of your total new balance or the overlimit amount, whichever is greater, but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$5,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 4th of every month.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including current transactions)." See your account agreement for more details.

**SEE BACK for more important information about your account.**

**Continued From Front Side**

<b>Fees</b>	
<b>Maintenance and Set-up Fees</b>	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
<b>Annual Fee</b>	None
<b>Additional Card Fee</b>	None
<b>Transaction Fees</b>	
<b>Balance Transfer Fee</b>	None
<b>Cash Advance Fee</b>	None
<b>Foreign Transaction Fee</b>	Up to 1% of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<b>Late Payment Fee</b>	Up to \$18 assessed ten (10) days after due date.
<b>Returned Payment Fee</b>	Up to \$25

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

Information contained in this Credit Disclosure is accurate as of 10/01/2013 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.

**[www.CommunitySpiritCU.org](http://www.CommunitySpiritCU.org)**