

**Cascade Central Credit Union
 Visa Classic Credit Card
 Application Disclosure**

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	10.50%
APR for Balance Transfers	10.50%
APR for Cash Advances	10.50%
Paying Interest	We will begin charging interest on purchases, 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	
<ul style="list-style-type: none"> • Foreign Transaction Fee 	Up to 1% of the US dollar amount of the foreign transaction.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	Up to \$15 Up to \$20

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

The above rates and fees are effective as of June 1, 2018.