



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers</b>	<b>9.99% to 17.99%</b> based on your creditworthiness.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on 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>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 Protection Bureau at: <b><a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> • Account Set-up Fee	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	<b>None</b> <b>None</b> Up to <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b> • Late Payment • Returned Payment	Up to <b>\$25</b> Up to <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your Card Agreement for more details.

The information provided in this disclosure is accurate as of 8/1/2018. The information may have changed since. For verification of current rates please contact us at citycu.org or by phone at 214-515-0100 or toll free 888-234-2328. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure Statement which will be sent to you with the new card(s).