



800-538-3328  
myEECU.org

Effective for new Platinum card accounts opened  
January 1 – June 30, 2020

## VISA Platinum Account Disclosure

Interest Rates and Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>5.99%</b> promotional APR for Purchases that post to your account between January 1 and June 30, 2020. On the April 2021 billing cycle the APR for these Purchases will increase to the standard rate of <b>10.99% to 12.99%</b>, based on your creditworthiness.</p> <p><b>10.99% to 12.99%</b> based on your creditworthiness, for Purchases that post to your account after June 30, 2020.</p>
<b>APR for Balance Transfers</b>	<p><b>5.99%</b> promotional APR for Balance Transfers from other institutions that post to your account between January 1 and June 30, 2020. On the April 2021 billing cycle the APR for these Balance Transfers will increase to the standard rate of <b>10.99% to 12.99%</b>, based on your creditworthiness.</p> <p><b>10.99% to 12.99%</b> based on your creditworthiness, for Balance Transfers that post to your account after June 30, 2020.</p>
<b>APR for Cash Advances</b>	<b>10.99% to 12.99%</b> based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<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 you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer	Waived for balance transfers that post to your account between January 1 and June 30, 2020. After that, either <b>\$5.00</b> or <b>2%</b> of the amount of each transfer, whichever is greater.
- Cash Advance	Either <b>\$5.00</b> or <b>2%</b> of the amount of each cash advance, whichever is greater.
<b>Penalty Fees</b>	
- Late Payment	Up to <b>\$15.00</b>
- Returned Check/Payment	Up to <b>\$24.00</b>
- Over Credit Limit	<b>None</b>

**How we will calculate your balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

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