Ascentra credit union
2019 Grant Street
Bettendorf, IA 52722

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of _____ . You can contact us toll free at (800) 426-5241 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases & Cash Advances	**9.88% - 17.88%** depending on your credit history.
APR for Balance Transfers	**2.99%** Introductory APR for six months. After that, your Standard APR will be **9.88% - 17.88%** depending on your credit history.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	None
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:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
• Application Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	**1%** of each transaction in U.S. dollars if the transaction involves a currency conversion **0.8%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	Up to **$28.00** if your payment is late 10 days or more
• Over-the-Credit Limit:	None
• Returned Payment:	Up to **$28.00** if your payment is returned for any reason

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

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