Affinity®
Federal Credit Union

73 Mountainview Blvd.
PO Box 621
Basking Ridge, NJ 07920
800-325-0808
www.affinityfcu.com

Cash Rewards VISA Signature

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 9/26/2022 . You can contact us toll free at 800-325-0808 or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**15.50 % - 18.00 %** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**18** %
Paying Interest	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 new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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: - Application Fee:	None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	**$10.00** or **5%** of the amount of each transfer, whichever is greater (maximum: **$500.00**) **$10.00** or **3%** of the amount of each cash advance, whichever is greater None
Penalty Fees - Late Payment: - Returned Payment:	Up to **$27** the first time your payment is late 5 days or more. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to **$37** for each late payment. Up to **$27** the first time your payment is returned for any reason. If a subsequent payment is returned for any reason within the following 6 billing cycles, you will be charged up to **$37** for each returned payment.

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