

Red Canoe Credit Union
VISA Platinum Credit Card Account Disclosures

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	4.90% ¹ Introductory APR for 6 months from date of account opening. After that, your APR will be 8.90%-20.90% ² .
APR for Cash Advances	10.90%-21.90% ³
Penalty APR and When it Applies	19.90% ^{4,5} (add 2% to the Penalty APR for cash advance balances) This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on 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 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 \$25 . Up to \$25 .

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

These Account Disclosures for the VISA Platinum Credit Card are part of and integrated with your VISA Platinum Credit Card Agreement with Red Canoe Credit Union. We reserve the right to amend the VISA Platinum Credit Card Agreement as permitted by law. The above rates and fees are effective as of May 1, 2012

¹Daily Periodic Rate for Introductory APR shown above is: .01342%.

²Daily Periodic Rate for the APR shown above applicable to Purchases and Balance Transfers after introductory period is: .02438%-05422%.

³Daily Periodic Rate for APR shown above applicable to Cash Advances is: .02986-.06000%.

⁴Daily Periodic Rate for the Penalty APR shown above is: .05726%.

⁵Daily Periodic Rate for the Cash Advance Penalty APR shown above is: .06000%

Red Canoe Credit Union
VISA Platinum Rewards Credit Card Account Disclosures

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	4.90% ¹ Introductory APR for 6 months from date of account opening. After that, your APR will be 9.90%-20.90% ² .
APR for Cash Advances	11.90%-22.90% ³
Penalty APR and When it Applies	20.90% ^{4, 5} (add 2% to the Penalty APR for cash advance balances) This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on 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 www.consumerfinance.gov/learnmore
FEES	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance Fee • Balance Transfer Fee • Foreign Transaction Fee 	<p>Either \$5 or 2% of the amount of each cash advance, whichever is greater.</p> <p>Either \$5 or 2% of the amount of each balance transfer, whichever is greater.</p> <p>Up to 1% of the US dollar amount of the foreign transaction.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	<p>Up to \$25.</p> <p>Up to \$25.</p>

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

These Account Disclosures for the VISA Platinum Rewards Credit Card are part of and integrated with your VISA Platinum Rewards Credit Card Agreement with Red Canoe Credit Union. We reserve the right to amend the VISA Platinum Rewards Credit Card Agreement as permitted by law. The above rates and fees are effective as of May 1, 2012.

¹ Daily Periodic Rate for Introductory APR shown above is: .01342%.

² Daily Periodic Rate for the APR shown above applicable to Purchases and Balance Transfers after introductory period is: .02712%-.05726%.

³ Daily Periodic Rate for APR shown above applicable to Cash Advances is: .03260%-.06274%.

⁴ Daily Periodic Rate for the Penalty APR shown above is: .05726%.

⁵ Daily Periodic Rate for the Cash Advance Penalty APR shown above is: .06274%.