

Associated CU Visa Credit Card Disclosures
Effective January 1, 2019

Interest Rates And Interest Charges

	Visa Platinum		Jackson EMC Visa Classic
Annual Percentage Rate (APR) For Purchases	9.9%*	12%*	13%
Annual Percentage Rate (APR) For Cash Advances (See Transaction Fee section below)	9.9%*	12%*	13%
Annual Percentage Rate (APR) For Balance Transfers (See Transaction Fee section below)	3.9%¹ for 12 months. After that the APR will be 9.9%*	3.9%¹ for 12 months. After that the APR will be 12%*	3.9%¹ for 12 months. After that the APR will be 13%

* We will review your credit history, income and other information you provide us to determine the APR and maximum credit line available.

Penalty APR And When It Applies	<p>18.00% This APR may be applied to your account if your account is 60 days past due.</p> <p>How Long will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make twelve consecutive minimum payments when due; and you do not again default on these conditions during this time.</p>
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Payment	If you do not pay your balance in full, you agree to pay at least a minimum payment of 3% of your New Balance (rounded to the nearest whole dollar) or \$10.00, whichever is greater at the end of each statement period. If the New Balance shown on your periodic statement is \$10.00 or less, you agree to pay this amount.
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://consumerfinance.gov/learnmore

Fees

Transaction Fees	<p>Balance Transfer Fee: No fee for balance transfers made 1/1/19 - 3/31/19.¹ After 3/31/19 the balance transfer fee will be 3% (Minimum \$10.00).</p> <p>Cash Advance Fee: 3% (Minimum \$3.00)</p> <p>Lost or Stolen Card Replacement: \$5.00</p> <p>Document or Statement Copy Fee: \$5.00</p> <p>Foreign Transaction Fee: None</p> <p>Pay by Phone Fee: \$5.00</p>
Penalty Fees	<p>Late Payment Fee: Up to \$35.00</p> <p>Over-the-Credit Limit Fee: \$0.00</p> <p>Returned Payment Fee: Up to \$30.00 (Fee will not exceed minimum payment due)</p>

SEE NEXT PAGE FOR MORE IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

How We Will Calculate Your Balance: We will 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.

Balance Transfers : Minimum balance transfer amount is \$1,000.00. Must have available credit limit equal to or greater than transfer amount requested.

Late Payment Fee: Fee will not exceed minimum payment due. Maximum fee for first occurrence is \$25.00. Fee for additional occurrences in six months is \$35.00 per occurrence.

The credit union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the credit union.

The information about the costs of the card described in this application is accurate as of January 1, 2019. This information may have changed after that date. To find out what may have changed, call 800-952-1927, visit ACUONLINE.ORG, or write Associated Credit Union, 6251 Crooked Creek Rd, Peachtree Corners, GA 30092-3107.

¹ 3.9% APR Visa Balance Transfer: Offer valid January 1, 2019 - March 31, 2019 for 9.9%, 12%, and 13% APR Associated Credit Union Visa Credit Cards only. After 12 months, the APR for balance transfers becomes 9.9%, 12%, or 13% APR which depends on the rate you qualify to receive and may vary depending on individual credit history. Associated Credit Union reserves the right to refuse duplicate account transfers. Offer valid for balances transferred from other card-issuer accounts only. Maximum total transfer amount is limited to your approved credit line and cannot exceed \$15,000. Minimum transfer amount is \$1,000. Must have at least \$1,000 available in credit limit. No rewards points on balance transfers. Credit Card purchases will accrue interest at 9.9%, 12%, or 13% APR, depending on the rate you qualify to receive, unless the balance is paid in full by the next due date. To avoid paying interest on purchases, you must pay your entire balance by the next due date, including transferred balances under this promotion. Payments are applied to the highest rate first. Offer does not change other terms and conditions of your Associated Credit Union Visa Credit Card. Offer may be withdrawn.