

PLATINUM REWARDS / SILVER REWARDS / SILVER SECURED REWARDS VISA

INTEREST RATES AND INTEREST CHARGES					
Annual Percentage Rate (APR) for Purchases	<table border="0"> <tr> <td>Platinum Rewards Visa</td> <td>Silver Rewards / Silver Secured Rewards Visa</td> </tr> <tr> <td>9.90%</td> <td>12.90% to 15.90%</td> </tr> </table> <p>Card Type and Rate based on your creditworthiness (credit score) at time of application</p>	Platinum Rewards Visa	Silver Rewards / Silver Secured Rewards Visa	9.90%	12.90% to 15.90%
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APR for Balance Transfers	<table border="0"> <tr> <td>Platinum Rewards Visa</td> <td>Silver Rewards / Silver Secured Rewards Visa</td> </tr> <tr> <td>9.90%</td> <td>12.90% to 15.90%</td> </tr> </table> <p>Card Type and Rate based on your creditworthiness (credit score) at time of application</p>	Platinum Rewards Visa	Silver Rewards / Silver Secured Rewards Visa	9.90%	12.90% to 15.90%
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APR for Cash Advances	<table border="0"> <tr> <td>Platinum Rewards Visa</td> <td>Silver Rewards / Silver Secured Rewards Visa</td> </tr> <tr> <td>9.90%</td> <td>12.90% to 15.90%</td> </tr> </table> <p>Card Type and Rate based on your creditworthiness (credit score) at time of application</p>	Platinum Rewards Visa	Silver Rewards / Silver Secured Rewards Visa	9.90%	12.90% to 15.90%
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Penalty APR and when it Applies	NONE				
How To Avoid Paying Interest on Purchases	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 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 Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore				
FEES					
Annual Fees	NONE				
Transaction Fees					
Balance Transfer	None				
Cash Advance	None				
Foreign Transaction	1% of each foreign transaction in U.S. Dollars completed inside or outside the U.S.				
Penalty Fees					
Late Payment	Up to \$25 (5% of the payment due)				
Returned Payment	Up to \$30				
Returned Convenience Check	Up to \$30				
Over the Credit Limit	None				
Pay by Phone Fee	\$10 (If Rep assisted)				
Minimum Payment	3% or \$25 (whichever is greater)				
Daily Limits					
Purchases	15 Transactions / \$10,000				
Cash Advances	\$3,500				
ATM Withdrawals	\$510 Per Withdrawal / \$1,020 Daily				

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement for more details.

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Eligibility for Visa® Platinum, Silver, Secured Silver Credit Card Types:

We will use the Applicant's Credit Score or the Co-Applicant's Credit Score, whichever is higher, to determine the Visa credit card type to be issued, subject to credit approval. For credit scores 700 or higher, the applicant may be eligible for the Platinum Rewards Visa Credit Card with a 9.90% APR. For credit scores 650 or higher, the applicant may be eligible for the Silver Rewards or Silver Rewards Secured Visa Credit Card with a 12.90% APR. For credit scores below 650, the applicant may be eligible for the Silver Rewards or Silver Rewards Secured Visa Credit Card with a 15.90% APR.

Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

Promotional Period for Introductory or Special APR:

If a Introductory or Special APR is offered for purchases, balance transfers and cash advances, it will apply to transactions posted to your account during the promotional period being offered at that time. Any existing balances on Concho Educators FCU loan or Visa® credit card accounts are not eligible for the Introductory or Special APR balance transfers. We may end your Introductory or Special APR for purchases balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: August 1, 2022. This information may have changed after that date. To find out what may have changed, contact the credit union. Rates and fees are subject to change at anytime. Visa Version: 08/01/22