

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of April 1, 2018. You can call Us at (734) 432-0212 [callers from outside the 734 area code may call collect] or write Us at Catholic Vantage Financial Federal Credit Union ("Catholic Vantage Financial"), 36111 Five Mile Road, Livonia, MI 48154 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

**Annual Percentage Rate (APR) For Purchases**

VISA Affinity: **0.00%** Introductory APR for 6 months.  
 After that Your APR will be **12.24 % - 18.00 %** depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

VISA Platinum: **0.00%** Introductory APR for 6 months.  
 After that Your APR will be **10.24 % - 18.00 %** depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

VISA Signature: **0.00%** Introductory APR for 6 months.  
 After that Your APR will be **12.24 % - 18.00 %** depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

**APR For Balance Transfers**

VISA Affinity: **0.00%** Introductory APR for 6 months. After that, Your APR will be **12.24 % - 18.00 %** depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

VISA Platinum: **0.00%** Introductory APR for 6 months.  
 After that, Your APR will be **10.24 % - 18.00 %** depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

VISA Signature: **0.00%** Introductory APR for 6 months.  
 After that, Your APR will be **12.24 % - 18.00 %** depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

**APR For Cash Advances**

VISA Affinity: **12.24 % - 18.00 %** depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

VISA Platinum: **10.24 % - 18.00 %** depending on Your credit worthiness. This APR will vary with the market based on the Prime Rate.

VISA Signature: **12.24 % - 18.00 %** depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Penalty APR And When it Applies**

**18.00%**

This APR may be applied to Your Account if You:  
 1) Make a late payment;

**How Long Will The Penalty APR Apply?** If Your APRs are increased for this reason, for transactions that You make prior to the effective date of the increase, the Penalty Rate will apply until You make the next six consecutive minimum payments when due. For transactions that You make after the effective date of the increase, the Penalty Rate may be applied indefinitely.

**How to Avoid Paying Interest on Purchases**

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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 <http://www.consumerfinance.gov/learnmore>.**

**Fees**

**Transaction Fees**

- Cash Advance **3.00%** of each advance (**\$5.00** minimum).
- Balance Transfer Except for the first six months Your Account is open, **3.00%** of each transfer (**\$5.00** minimum).
- Foreign Transaction **1.00%** of each foreign currency transaction in U.S. dollars.  
**1.00%** of each U.S. Dollar transaction that occurs in a foreign country.

**Penalty Fees**

- Late Payment Up to **\$27.00**
- Returned Payment Up to **\$27.00**

**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.