

CREDIT CARD IMPORTANT DISCLOSURES



Interest Rates and Interest Charges			
	Visa® Rewards Plus	Dinero Visa®	Secured Visa®
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for twelve months.		
	After that, your APR will be 9.90% to 16.90% based on your creditworthiness.	After that, your APR will be 9.90%	After that, your APR will be 17.90%
APR for Balance Transfers	0.00% Introductory APR for qualifying balance transfers for the first twelve months of the balance transfer ¹ .		
	After that, and for non-qualifying balance transfers, your APR will be 9.90% to 16.90% , based on your creditworthiness.	After that, and for non-qualifying balance transfers, your APR will be 9.90%	After that, and for non-qualifying balance transfers, your APR will be 17.90%
APR for Cash Advances	9.90% to 16.90% , based on your creditworthiness.	9.90%	17.90%
Penalty APR and When it Applies	None		
How to Avoid Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay the Account balance attributable to those purchases by the due date each month. We will begin charging interest on balance transfers and cash advances 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
Transactions Fees <ul style="list-style-type: none"> • Balance Transfer - Introductory • Balance Transfer - Standard • Cash Advance • Foreign Transaction 	None 3% of amount 3% of amount None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$10 Up to \$10

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See the Cardholder Agreement and Disclosure for Your Visa® Credit Card Account for more details.

The information about the costs of the cards described in this application is accurate as of September 1, 2024. This information may have changed after that date. To find out what may have changed, write to us at Advancial Federal Credit Union, 10000 N. Central Expy., Ste. 1400, Dallas, TX 75231 or call us at 800.322.2709.

¹The one-time introductory balance transfer offer expires on the twelve-month anniversary date of the opening of your Account and is available for a single balance transfer request. Multiple balances from other non-Advancial Federal Credit Union accounts may be combined into a single 0% balance transfer request, but the balance transfers must be requested at the same time. If you do not pay off a 0% balance transfer balance within twelve months of the transfer, the remaining balance will then be subject to the Standard Rate.