

Visa Platinum Credit Card Disclosure



Interest Rates & Interest Charges	Regular	Credit Builder	Share Secured
Annual Percentage Rate (APR) for Purchases	8.99% – 17.99% when you open your account, based on your creditworthiness.*	18.00%	7.99%
APR for Balance Transfers	Same as your APR for Purchases		
APR for Cash Advances	Same as your APR for Purchases		
Penalty APR	None		
Minimum Interest Charge	None		
Grace Period on Purchases	If you pay your entire balance in full each month, you have at least 25 days after the close of each period to pay your balance on purchases without being charged interest.		

We reserve the right to change your rate 12 months after opening your account.

*Creditworthiness may be reviewed every two (2) years.

Fees	
Set-up and Maintenance Fees	
• Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% on single and multiple currency conversions
Penalty Fees	
• Late Payment	\$25 if ten (10) or more days late
• Over-the-Credit Limit	None
• Returned Payment	\$25

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

The information about the costs of the card described in this disclosure is accurate as of 12/14/2015. This information may have changed after that date. To find out what may have changed, contact Lanco Federal Credit Union.

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 Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov .