

IMPORTANT CREDIT CARD DISCLOSURES. The following Disclosure represents important details concerning Your Credit Union of the Rockies Credit Card. The information about costs of the Card are accurate as of the effective date of January 1, 2024. You can call Us at (800) 344-9385 or write Us at P.O. Box 19129, Golden, CO 80402 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	<p>VISA Traditional: 8.99% - 18.99% based on Your creditworthiness.</p> <p>VISA Secured: 8.99% - 18.99% based on Your creditworthiness.</p> <p>VISA Business: 8.99% - 18.99% based on Your creditworthiness.</p>
APR For Balance Transfers	<p>VISA Traditional: 8.99% - 18.99% based on Your creditworthiness.</p> <p>VISA Secured: 8.99% - 18.99% based on Your creditworthiness.</p> <p>VISA Business: 8.99% - 18.99% based on Your creditworthiness.</p>
APR For Cash Advances	<p>VISA Traditional: 8.99% - 18.99% based on Your creditworthiness.</p> <p>VISA Secured: 8.99% - 18.99% based on Your creditworthiness.</p> <p>VISA Business: 8.99% - 18.99% based on Your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>

Fees

Transaction Fees <ul style="list-style-type: none"> • Foreign Transaction 	<p>1.00% of each foreign currency transaction in U.S. dollars. 0.08% of each U.S. Dollar transaction that occurs in a foreign country.</p>
Penalty Fees <ul style="list-style-type: none"> • Over-the-Credit Limit • Late Payment • Returned Payment 	<p>Up to \$10.00 Up to \$15.00 Up to \$30.00</p>

How We Will Calculate Your Balance. For balances for purchases, We use a method called “average daily balance (excluding new purchases).” For balances for balance transfers, We use a method called “average daily balance (including new balance transfers).” For balances for cash advances, We use a method called “average daily balance (including new cash advances).”