

**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 August 26, 2024. You can call Us at (800) 865-2612 or write Us at Hoosier Hills Credit Union, 630 Lincoln Avenue, Bedford, IN 47421-2197 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

<b>Annual Percentage Rate (APR) For Purchases</b>	VISA Platinum: <b>9.90%</b> VISA Classic: <b>17.90%</b>	VISA Gold: <b>14.90%</b> Share Secured VISA: <b>17.90%</b>
<b>APR For Balance Transfers</b>	VISA Platinum: <b>9.90%</b> VISA Classic: <b>17.90%</b>	VISA Gold: <b>14.90%</b> Share Secured VISA: <b>17.90%</b>
<b>APR For Cash Advances</b>	VISA Platinum: <b>9.90%</b> VISA Classic: <b>17.90%</b>	VISA Gold: <b>14.90%</b> Share Secured VISA: <b>17.90%</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.	
<b>Minimum Interest Charge</b>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	

**Fees**

<b>Annual Fee</b>	None	
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advance: None</li> <li>• Foreign Transaction: <b>1.00%</b> of each foreign currency transaction in U.S. dollars <b>1.00%</b> of each U.S. dollar transaction that occurs in a foreign country</li> </ul>	
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Returned Payment: None</li> <li>• Late Payment: Up to <b>\$15.00</b></li> </ul>	

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