

Annual Percentage Rate (APR) for Purchases	18.24% SECU Secured Visa® Card 20.24% SECU Starter Visa® Card 20.24% SECU Student Visa® Card 0% Introductory APR* for 12 months on purchases made from date of account opening. After that, your APR will be: 17.74% to 24.00% SECU Visa Signature® Card 15.24% to 23.24% SECU First Rate Visa® Card 17.24% to 24.00% SECU Rewards Visa® Card 17.74% to 24.00% SECU Cash Back Visa® Card based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	17.24% to 24.00% SECU Rewards Visa® Card 18.24% SECU Secured Visa® Card 17.74 to 24.00% SECU Visa Signature® Card 20.24% SECU Starter Visa® Card 20.24% SECU Student Visa® Card 15.24% to 23.24% SECU First Rate Visa® Card 17.74% to 24.00% SECU Cash Back Visa® Card based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfer	18.24% SECU Secured Visa® Card 20.24% SECU Starter Visa® Card 20.24% SECU Student Visa® Card 0% Introductory APR** for the first 6 months on balance transfers requested within 90 days of account opening. After that, your APR will be: 17.74% to 24.00% SECU Visa Signature® Card 15.24% to 23.24% SECU First Rate Visa® Card 17.24% to 24.00% SECU Rewards Visa® Card 17.74% to 24.00% SECU Cash Back Visa® Card based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers 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 http://www.consumerfinance.gov/learnmore .
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign Transaction	0% for the transferred balances made at your standard balance transfer APR. Up to 3% of the amount of each transferred balance that posts to your account when we offer an introductory/promotional balance transfer APR that is lower than your standard balance transfer APR. None None
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned PaymentOver the Credit Limit	Up to \$25 ; None for the SECU Secured Visa® Up to \$15 None

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Balance Transfers: Total value of transfers cannot exceed your credit limit. SECU sends either full or partial payment to your creditors in the order you list them. Allow at least two weeks from submitting the balance transfer request for processing. Continue paying each creditor until the transfer appears as a credit. Promotional and Introductory balance transfer rates are only available for balances transferred from non-SECU accounts. SECU reserves the right to change the rate at any time, but in no event will the rate exceed 3% without prior notice to you.

***0% APR on purchases:** 0% Introductory APR on purchases for the first 12 months when you open your account. After that, your APR will be 15.24% to 24.00%, based on your creditworthiness and will subsequently vary with the market based on the Prime Rate. Maximum APR for a variable rate that may be imposed is 24%. Offer of credit is subject to approval. Membership required.

****0% APR on Balance Transfers with a 3% balance transfer fee:** Balance transfer offer expires 90 days after account opening. Promotion of 0% APR is only available for balances transferred from non-SECU accounts. Total value of transfers cannot exceed your credit limit. SECU sends either full or partial payment to your creditors in the order you list them. Allow at least two weeks from submitting the balance transfer request for processing. Continue paying each creditor or until the transfer appears as a credit. SECU may change the rate at any time, but in no event will the rate exceed 3% without prior notice to you.

Cash Back Visa Bonus Offer: Eligible new Cash Back Visa accounts, will receive a one-time bonus offer of 5% cash back per net purchase dollar in qualifying purchases completed within the first 90 days of account opening (less credits, returns, and adjustments), up to a maximum of \$250. Accounts must be open and in good standing to qualify. The bonus can be redeemed for cash back via a statement credit. Allow 4 weeks from qualifying for the bonus to post to your rewards account. Cannot be combined with any other offer.

Visa Signature Bonus Offer: You will qualify for 25,000 bonus points if you use your new Visa Signature® card to make any combination of purchase transactions totaling at least \$2,000 (exclusive of any transaction fees, returns and adjustments) that post to your account within 90 days of the account open date. Limit one (1) bonus points offer per new account. This one-time offer is limited to new customers opening an account. Allow 8-12 weeks from qualifying for the bonus points to post to your rewards balance.