

Interest Rates and Interest Charges— SECU Visa® Cards

Annual Percentage Rate (APR) for Purchases and Cash Advances	<p>8.99% to 16.99% SECU FirstRate Visa® Card</p> <p>10.99% to 18.99% SECU Rewards Visa® Card</p> <p>10.99% SECU Secured Visa® Card</p> <p>11.49% to 19.49% SECU Cash Back Visa® Card</p> <p>11.49% to 19.49% SECU Visa Signature® Card</p> <p>13.99% SECU Starter Visa® Card</p> <p>13.99% SECU Student Visa® Card</p> <p>when you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) for Balance Transfer	<p>8.99% to 16.99% SECU FirstRate Visa® Card</p> <p>10.99% to 18.99% SECU Rewards Visa® Card</p> <p>11.49% SECU Secured Visa® Card</p> <p>11.49% to 19.49% SECU Cash Back Visa® Card</p> <p>11.49% to 19.49% SECU Visa Signature® Card</p> <p>13.99% SECU Starter Visa® Card</p> <p>13.99% SECU Student Visa® Card</p> <p>when your transfer is completed, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p>
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 .
Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Returned Payment 	Up to \$25 Up to \$15 None

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

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.