



Visa credit card disclosure information

| | Platinum | Platinum Plus |
|---|-------------------------|-------------------------|
| APR* | *as low as 7.9% - 15.9% | as low as *8.9% - 16.9% |
| Default Rate | 18% | 18% |
| Introductory Rate for Purchases | 1.9% | 1.9% |
| Introductory Rate for Cash Advance/ Balance Transfer | 3.9% | 3.9% |
| Rewards Program | NO | YES |
| Grace Period | 25 Days | 25 Days |
| Minimum Finance Charge | NONE | NONE |
| Cash Advance Fee | NONE | NONE |
| Transaction Fee for Purchases | NONE | NONE |
| Balance Transfer Fee | NONE | NONE |
| Returned Payment Fee | \$25.00 | \$25.00 |
| Late Payment Fee | \$25.00 | \$25.00 |
| Over Limit Fee | \$25.00 | \$25.00 |
| Foreign Trans Fee | 1% of transaction | 1% of transaction |
| Method of Computing | Average Daily Balance | Average Daily Balance |

SIU Credit Union Membership is required. Application is subject to credit approval. *Annual Percentage Rate is determined by an evaluation of the applicant's credit history. Your APR may be higher based on your credit score. You will be notified of your APR when your application has been approved. Introductory APR offer good through the first six month billing cycles, then will revert to standard APR. Introductory rate is for new accounts only. Existing SIUCU Visa accounts are not eligible for the introductory rate. Existing SIUCU loan and Visa balances are not eligible for the introductory cash advance and balance transfer rate. At the conclusion of the first six months billing, rates will revert to standard revolving APR.

A default rate may apply after your account reaches 60 days past due.

Your Visa Credit Card account will be governed by the state of Illinois and the terms of the SIU Credit Union Cardholder Agreement that will be sent to you with your credit card upon application approval. The terms of this account are subject to change as provided in the cardholder agreement.

Neither cash advances nor balance transfers may be used to pay off or pay down any SIU Credit Union account. SIU Credit Union processes balance transfers as cash advances according to the terms of the Cardholder Agreement. Finance charges begin accruing on cash advances (and balance transfers) from the transaction date. There is no grace period for cash advance (and balance transfer) transactions.

You must be at least 18 years of age and a citizen or permanent resident of the United States to apply.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act
 Federally insured by the NCUA 



For questions/comments, contact SIU Credit Union at 618-457-3595 or 800-449-7301 | PO Box 2888 | Carbondale, IL | 62902-2888