



# Visa credit card disclosure information

	Platinum	Score Card Platinum	Gold	Classic	American Classic
*APR (purchase, cash advance, balance transfer)	7.9% Fixed	11.9% Fixed	9.9% Fixed	11.9% Fixed	15.9% Fixed
Penalty Rate	NONE	NONE	NONE	NONE	NONE
Rewards Program	NO	YES	NO	NO	NO
Annual Fee	NONE	\$20.00	NONE	NONE	NONE
Grace period for repayment of the balance for purchases	25 Days				
Minimum Finance Charge	NONE	NONE	NONE	NONE	NONE
Cash Advance Fee	NONE	NONE	NONE	NONE	NONE
Transaction Fee Purchase	NONE	NONE	NONE	NONE	NONE
Balance Transfer Fee	NONE	NONE	NONE	NONE	NONE
Returned Payment Fee	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Late Pay Fee	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Over Limit Fee	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Foreign Trans Currency Ex. Fee	1% of Transaction Amount				
Method of Plan for Purchases	Average Daily Balance				



\* Annual Percentage Rate

SIU Credit Union Membership is required. Application is subject to credit approval.

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