



PLATINUM MASTERCARD® CREDIT CARD PROMOTIONAL RATES AND TERMS

The following information contains important details about our credit cards. This information is accurate as of September 7, 2018, and is subject to change. Offer not available to existing USECU cardholders.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	3.99% – 7.99% Intro APR based on creditworthiness through your statement period that ends in December, 2019, then 9.90% – 18.90% Regular APR based on creditworthiness.
Penalty APR and When it Applies	NONE
How to Avoid Paying Interest on Purchases	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. Interest on cash advances and balance transfers begins on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.01.
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 - Platinum Plus, Platinum, Platinum Gold \$5.00 Platinum Credit Builder \$25.00 Platinum Classic
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	NONE NONE 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Limit • Returned Payment 	\$10 if minimum monthly payment is more than 10 days late NONE \$28

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Mastercard® Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Mastercard® Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.