



## City CU Platinum Mastercard® Credit Card Terms

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	<b>12.99% to 17.99%</b> based on your creditworthiness
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, <a href="https://www.consumerfinance.gov/learnmore/">https://www.consumerfinance.gov/learnmore/</a>
Fees	
<b>Set Up and Account Maintenance Fees</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>– Balance Transfer Fee</li><li>– Cash Advance Fee</li><li>– Foreign Transaction Fee</li></ul>	<b>None</b> <b>None</b> Up to <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>– Late Payment Fee</li><li>– Returned Payment Fee</li></ul>	Up to <b>\$25</b> Up to <b>\$25</b>

### How We Will Calculate Your Balance:

We use a method called “average daily balance” (including new purchases). See the Card Agreement for more details.

The information provided in this disclosure is accurate as of February 2023. The information may have changed since. For verification of current rates, please view our rates on [www.citycu.org](http://www.citycu.org) or call (214) 515-0100. The full terms and conditions are outlined in the Credit Card and Disclosure Statement which will be sent to you with the new card(s).