



3600 Brooks Street
 Missoula, MT 59801
 406-523-3300
 clearwatercreditunion.org

CREDIT CARD APPLICATION DISCLOSURES

Credit Union Use Only: Account No. _____ Loan Type: _____ Loan Field: _____ Date: _____

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at 1-800-254-1803 or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	Credit Card	Secured Credit Card
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	____ % - ____ %. This APR will vary with the market based on the Prime Rate.	9.90%
Penalty APR and When it Applies	None	
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
Minimum Interest Charge	None	
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:	
Fees to Open or Maintain your Account:	
<ul style="list-style-type: none"> Annual Fee: Application Fee: 	None None
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-Credit Limit: Returned Payment: 	5% of the payment due, with a minimum of \$15.00 and a maximum of \$27.00 , if your payment is more than 15 days late None Up to \$10.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."