



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 |
|---|---|---------------------|
| <b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b> | ____ % - ____ %. This APR will vary with the market based on the Prime Rate.  | <b>9.90%</b>        |
| <b>Penalty APR and When it Applies</b>  | None  |                     |
| <b>Paying Interest</b>  | 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. |                     |
| <b>Minimum Interest Charge</b>  | None  |                     |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>                 | 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>  |                     |

**FEES:**

|  |  |
|--|--|
| <b>Fees to Open or Maintain your Account:</b>  |  |
| <ul style="list-style-type: none"> <li>Annual Fee:</li> <li>Application Fee:</li> </ul>                                    | None<br>None   |
| <b>Transaction Fees</b>  |  |
| <ul style="list-style-type: none"> <li>Balance Transfer:</li> <li>Cash Advance:</li> <li>Foreign Transaction:</li> </ul>   | None<br>None<br>1% of each transaction in U.S. dollars   |
| <b>Penalty Fees</b>  |  |
| <ul style="list-style-type: none"> <li>Late Payment:</li> <li>Over-the-Credit Limit:</li> <li>Returned Payment:</li> </ul> | 5% of the payment due, with a minimum of <b>\$15.00</b> and a maximum of <b>\$27.00</b> , if your payment is more than 15 days late<br>None<br>Up to <b>\$10.00</b> 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)."