

VISA® Direct

ANNUAL PERCENTAGE RATE (APR) on purchases and cash advances	Prime Rate (index) + 15.00%
Variable Interest Rate Information	APR may vary. The interest rate for purchases and cash advances is determined by the Prime Rate published in the Money Rates section of the Wall Street Journal. If the prime rate has changed on the last day of the quarter, your APR will change within the first fifteen (15) days of the next quarter. Minimum interest rate is 11.75%; maximum interest rate is 18.00%
Foreign Transaction Fee	1% of transaction amount
Annual Fee	The fee is waived the first year. The fee imposed each year thereafter is \$25. The **ANNUAL FEE** is waived each year for Signal Financial FCU members who conduct a minimum \$1,000 in transactions over a 12-month period.
Balance Calculation Method for Purchases	Average daily balance method, including new purchases
Minimum Finance Charge	None
Grace Period for Repayment of Balance for Purchases	25 days
Late Fee (5 Days After Due Date)	Up to \$25 or the amount of the required minimum payment, whichever is less, if you are 5 or more days late in making a payment
Cash Advance Fee	\$10 or 2.5% of the advance (whichever is greater)
Balance Transfer Fee	\$10 or 2.5% of transferred balance (whichever is greater)
VISA (3rd Party) Over-the-Phone Vendor Payment Fee	\$5/payment
Returned Item Fee (applies if payment used to make monthly credit card payment does not clear)	Up to \$25 or the amount of the required minimum payment, whichever is less
Returned Convenience Check Fee	Up to \$25 or the amount of the convenience check, whichever is less
Card Replacement Fee	\$10
Collection Costs	You promise to pay all costs of collecting the amount you owe under the Signal Financial FCU VISA® Credit Card Agreement, including court costs and reasonable attorney fees.
MINIMUM PAYMENT	The required minimum monthly payment shall be the greater of (a) \$10 or (b) 2.5% of the outstanding balance and the portion in excess of the established credit limit, plus any amount past due.