



Wauna Federal Credit Union
 P.O. Box 67
 Clatskanie, OR 97016
 (800) 773-3236

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 (800) 773-3236 or P.O. Box 67, Clatskanie, OR 97016 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases & Balance Transfers	<p>% , % , % , % , % , or %</p> <p>Introductory APR for the first 6 months from account opening, depending on your credit history. After that, your Standard APR will be</p> <p>% , % , % , % , % , or %</p> <p>depending on your credit history. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>% , % , % , % , % , or % Introductory APR for the first 6 months from account opening, depending on your credit history. After that, your Standard APR will be</p> <p>% , % , % , % , or % depending on your credit history. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>% , % , % , or % depending on your credit history. This APR will vary with the market based on the Prime Rate*.</p> <p>This APR may be applied to your account if you make a payment that is late 60 days or more.</p> <p>How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.</p>
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.
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	
• Annual Fee:	None
Transaction Fees	
• Foreign Transaction:	1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	Up to \$25.00 if your payment is late 5 days or more
• Returned Payment:	Up to \$29.00 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)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.

*The **Penalty Rate** is equal to your Standard Purchase APR plus 6.00%. However, the Penalty Rate will never be more than 18.00%.