



**Georgia United Credit Union**  
PO Box 100070  
Duluth, GA 30096-9370  
888.493.4328  
www.gucu.org

**CREDIT CARD DISCLOSURE**

<b>INTEREST RATES and INTEREST CHARGES:</b>	
	<b>VISA CASH BACK SIGNATURE</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>1.99%</b> Introductory APR for 12 billing cycles. After that, your Standard APR will be <b>12.24% to 22.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers*</b>	<b>1.99%</b> Introductory APR for 12 billing cycles if the balance transfer is made within 90 days of account opening. After that, your Standard APR will be <b>12.24% to 22.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>14.24% to 24.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<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>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account:</b>	
- Annual Fee:	None
- Application Fee:	None
<b>Transaction Fees</b>	
- Balance Transfer:	None
- Cash Advance:	<b>2%</b> of each transaction that is greater than \$2.00
- Foreign Transaction:	<b>1%</b> of the US Dollar amount of each transaction made in a foreign currency or made in US Dollars that is processed outside the United States.
<b>Penalty Fees</b>	
- Late Payment:	Up to <b>\$25.00</b> if your payment is late 10 days or more
- Over-the-Credit Limit:	None
- Returned Payment:	Up to <b>\$25.00</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)."

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

**\*Introductory Rate is available only for balance transfers made within 90 days of account opening. Introductory Rate does not apply to balances transferred from other Georgia United Credit Union credit cards or loans.**

**Other Fees:** In addition to the fees disclosed above, the following fees may be imposed:

**Card Replacement Fee: \$10.00**  
**Skip-A-Pay Fee: \$25.00**  
**Expedited Card Fee: \$50.00**