

# VISA Platinum Rate Disclosure and Other Cost Information

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers</b>	<b>9.49%</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<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>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<b>None</b> <b>None</b> 1.0% of each transaction in U.S. dollars. 1.0% of each transaction in foreign currency.
<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment	<b>None</b> <b>None</b> <b>Up to \$20</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Periodic Rates:** The Annual Percentage Rate (APR) is 9.49%, which is a daily periodic rate of 0.02600%.

**New York Residents:** You may contact the New York State Banking Department at 800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain free information on comparative credit card rates, fees and grace periods.

Information about the card described above is accurate as of April 1, 2018 and is subject to change. To find out what may have changed after that date, visit us at [www.pittsfordfcu.org](http://www.pittsfordfcu.org), call us at 800-836-8010, or write to us at Pittsford Federal Credit Union, PO Box 726, Mendon, NY 14506.

**CONSENSUAL SECURITY INTEREST.** You grant us a security interest in all individual and joint share accounts you have with us now and in the future to secure your credit card account. Shares in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance. You understand the granting of this security interest is a condition for the credit card.