

## Wings Credit Union

## Visa® Platinum and Visa Signature® Disclosure Information

Interest Rates & Interest Charges		
	Visa Platinum	Visa Signature
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.40% to 18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>13.40% to 18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>13.40% to 18.00%</b> This APR will vary with the market based on the Prime Rate.	<b>18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	
<b>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://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .	

Transaction Fees		Penalty Fees	
<b>Balance Transfer</b>	Either <b>\$10</b> or <b>3%</b> of the amount of each balance transfer, whichever is greater.	<b>Late Payment</b>	Up to <b>\$27</b>
<b>Cash Advance</b>	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.	<b>Returned Payment</b>	Up to <b>\$27</b>

**How We Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Wings Credit Card Agreement and Truth-In-Lending Disclosure.

Rates are effective as of 2/1/2024 and are subject to change.

Call **(800) 692-2274** for current rate information.

