

**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 the effective date of November 14, 2022. You can call Us at (800) 378-3778 or write Us at Appalachian Community Federal Credit Union, 5034 Bobby Hicks Hwy, Ste 2, Gray, TN 37615-6214 to inquire if any changes have occurred since the effective date.

### Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) For Purchases</b>	VISA Platinum: <u>9.80</u> % - <u>17.90</u> %, depending on Your creditworthiness.  VISA Platinum Secured: <u>6.50</u> %
<b>APR For Balance Transfers</b>	VISA Platinum: <u>9.80</u> % - <u>17.90</u> %, depending on Your creditworthiness.  VISA Platinum Secured: <u>6.50</u> %
<b>APR For Cash Advances</b>	VISA Platinum: <u>9.80</u> % - <u>17.90</u> %, depending on Your creditworthiness.  VISA Platinum Secured: <u>6.50</u> %
<b>How to Avoid Paying Interest on Purchases and Balance Transfers</b>	We will not charge You interest on purchases and balances transfers if You pay Your entire balance owed each month within 25 days of Your statement closing date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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="https://www.consumerfinance.gov/learnmore/">https://www.consumerfinance.gov/learnmore/</a>.</b>

### Fees

<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>Foreign Transaction</li> </ul>	<b>1.00%</b> of each foreign currency transaction in U.S. dollars. <b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	Up to <b>\$35.00</b> Up to <b>\$35.00</b>

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