



## *NVPCU Visa Credit Card Disclosure*

Annual Percentage Rate (APR) for purchases	9.99%
Other APRs	Cash advance APR: 9.99% Balance transfer APR: 9.99% Penalty rate: None
Grace period for repayment of the balance for purchases	You have 25 days to repay the balance for purchases before a finance charge will be imposed.
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual fees	None
Minimum finance charge	None
Transaction fee for purchases	None
Foreign transaction fee	1% of transaction amount
Late-payment fee	\$30.00 if 7 days late
Over-the-credit-limit fee	\$0.00