Hughes Federal Credit Union

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VISA CLASSIC Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.50%** This APR shall be determined by the Hughes Federal Credit Union's Board of Directors
APR for Balance Transfers	**12.50%** This APR shall be determined by the Hughes Federal Credit Union's Board of Directors
APR for Cash Advances	**12.50%** This APR shall be determined by the Hughes Federal Credit Union's Board of Directors
Penalty APR when it applies	**16.99%** This APR may be applied to your account if you make a late payment for two (2) consecutive months. **How Long Will the Penalty APR Apply:** If your APR is increased for the above reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	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 and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	**None**
Transaction Fees	
* Balance Transfer	**None**
* Cash Advance	**None**
* Foreign Transaction	**1% of each transaction in U.S. dollars.**
Penalty Fees	
* Late Payment	**Up To $30**
* Over-the-Credit Limit	**Up To $20**
* Returned Payment	**Up To $30**
Other Fees	
*Card Replacement	**$10**
*Pull and Rush Fee	**$30**
*Convenience Check Fees	**$10 for returned checks** **$7.50 for stop payment** **$7.50 for each check copy**
*Pay by Phone (expedited)	**$5**
*DesignYour Own Card	**$9.95**

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