Hughes Federal Credit Union
PO Box 11900 | Tucson, Arizona 85734-1900

Visa Platinum Disclosure

Interest Rates and Interest Charges	
VARIABLE Annual Percentage Rate (APR) for Purchases	**9.50% - 12.50%** Based on creditworthinesss. This APR shall be determined by the Hughes Federal Credit Union's Board of Directors
VARIABLE APR for Balance Transfers	**9.50% - 12.50%** Based on creditworthinesss. This APR shall be determined by the Hughes Federal Credit Union's Board of Directors
VARIABLE APR for Cash Advances	**9.50% - 12.50%** Based on creditworthinesss. 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 * Cash Advance * Foreign Transaction	 **None** **None** **1% of each transaction in U.S. dollars.** An international transaction fee may be charged for any card transaction or purchase made in a foreign country or involving a merchant located in a foreign country, even if you are in the United States while making the transaction.
Penalty Fees * Late Payment * Over-the-Credit Limit * Returned Payment	 **Up To $30** **Up To $20** **Up To $30**
Other Fees	
*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)	**$4.95**

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.