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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 _____. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases & Balance Transfers	6.50% to 17.90% based on your creditworthiness.
APR for Cash Advances	12.90%
Penalty APR and When it Applies	17.90% This APR may be applied to your account if you: <ol style="list-style-type: none"> 1. Make a payment that is late 60 days or more; 2. Go over your credit limit; or 3. Make a payment that is returned. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
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

FEEES:	
Fees to Open or Maintain your Account • Annual Fee:	None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 1.00% of each transaction in U.S. dollars
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	\$15.00 or the amount of minimum payment due, whichever is less, for payments made more than 10 days after the due date None Up to \$6.00 if your payment is returned for any reason

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