

**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 (800) 482-2667 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: [https://www.dfs.ny.gov/consumers/credit\\_debt](https://www.dfs.ny.gov/consumers/credit_debt) or (800) 342-3736.

**INTEREST RATES and INTEREST CHARGES:**

	<b>DMCU Visa</b>	<b>DMCU Secured Visa</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>9.90%, 12.90%, 16.90%, or 18.90%</b> depending on your credit history.	<b>14.99%</b>
<b>Penalty APR and When it Applies</b>	None	
<b>Paying Interest</b>	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.	
<b>Minimum Interest Charge</b>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	

**FEES:**

<b>Fees to Open or Maintain your Account</b>	
• Annual Fee:	None
• Application Fee:	None
<b>Transaction Fees</b>	
• Balance Transfer:	<b>2%</b> of the amount of each transfer
• Cash Advance:	<b>3%</b> of the amount of each cash advance or <b>\$10.00</b> , whichever is greater
• Foreign Transaction:	None
<b>Penalty Fees</b>	
• Late Payment:	Up to <b>\$25.00</b> if your payment is late 11 days or more.
• Over-the-Credit Limit:	None
• Returned Payment:	Up to <b>\$15.00</b> if your payment is returned from an account not with Diversified Members Credit Union. Up to <b>\$30.00</b> if your payment is returned from a member account with Diversified Members Credit Union.

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