



1941 Abbott Rd  
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cu1.org

# Secured Credit Card Rates

**Credit Union 1**

Effective: 2/24/2017

## Interest Rates and Interest Charges

Program	Secured
Annual Percentage Rate (APR) for Purchases	<b>13.90%</b>
APR for Balance Transfers	<b>13.90%</b>
APR for Cash Advances	<b>13.90%</b>
Penalty APR and When It Applies	<b>None</b>
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

## Fees

Program	Secured
Annual Fee	<b>\$15.00</b> This fee will be assessed each year on February 18
International Transaction Fee	Up to 2% of the transaction amount is imposed on any card transaction made in a foreign country or currency.
Penalty Fees	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<b>\$30.00</b> <b>\$22.00</b>

**How We Will 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.

**Information is subject to change.** For more information, visit [cu1.org](http://cu1.org), email [membermail@cu1.org](mailto:membermail@cu1.org), or call (907) 339-9485 or (800) 478-2222 or write Credit Union 1, 1941 Abbott Road, Anchorage, AK 99507.