



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic Introductory APR for seven months from account opening.</p> <p>After that, your APR will be .</p> <p>Visa Platinum Introductory APR for seven months from account opening.</p> <p>After that, your APR will be .</p>
APR for Balance Transfers	<p>Visa Classic Introductory APR, for qualifying members, until balance subject to Introductory APR is paid off.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be .</p> <p>Visa Platinum Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be .</p>
APR for Cash Advances	<p>Visa Classic</p> <p>Visa Platinum</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.
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	
Set-up and Maintenance Fees - Additional Card Fee	\$5.00
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$5.00

SEE NEXT PAGE for more important information about your account.

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account until July 31, 2026. Any existing balances on Alpena Alcona Area Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of:
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic and Visa Platinum are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:Late Payment Fee:

\$5.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.

Additional Card Fee:

\$5.00.

Rush Fee:

\$15.00.