

VISA SECURED/VISA CLASSIC/VISA GOLD/VISA PLATINUM

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Secured 17.90%</p> <p>Visa Classic 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 9.99% to 14.88%, based on your creditworthiness.</p> <p>Visa Gold 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 10.96% to 12.96%, based on your creditworthiness.</p> <p>Visa Platinum 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 10.88% to 11.88%, based on your creditworthiness.</p>
<p>APR for Balance Transfers</p>	<p>Visa Secured 17.90%</p> <p>Visa Classic 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 9.99% to 14.88%, based on your creditworthiness.</p> <p>Visa Gold 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 10.96% to 12.96%, based on your creditworthiness.</p> <p>Visa Platinum 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 10.88% to 11.88%, based on your creditworthiness.</p>

APR for Cash Advances	Visa Secured 17.90% Visa Classic 9.99% to 14.88% , based on your creditworthiness. Visa Gold 10.96% to 12.96% , based on your creditworthiness. Visa Platinum 10.88% to 11.88% , based on your creditworthiness.
How to Avoid Paying Interest on Purchases	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.
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 - Annual Fee - Visa Secured - Annual Fee - Visa Classic, Visa Gold, Visa Platinum	\$25.00 None
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Classic, Visa Gold, Visa Platinum:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Ardent Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: August 31, 2021
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Secured, Visa Classic, Visa Gold 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 14 or more days late in making a payment.

Annual Fee - Visa Secured:
\$25.00.

Document Copy Fee:
\$5.00.

Rush Fee:
\$25.00 second day. \$30.00 overnight.

Statement Copy Fee:
\$5.00.