

**Riverfront Federal Credit Union
Business Cash Rewards Visa Credit Card
Application Disclosures**

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>Variable Rate 11.74% - 14.74%</p> <p>based on your creditworthiness when you open the Account. After that, the rate will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	Cash advances are not applicable for this product
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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	None
Transaction Fees	Up to 1% of the US dollar amount of the foreign transaction.
<ul style="list-style-type: none"> • Foreign Transaction Fee 	
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	<p>Up to \$20</p> <p>Up to \$27</p>

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

The above rates and fees are effective as of June 22, 2022.