Riverfront Federal Credit Union
Business Platinum Visa Credit Card
Application Disclosures

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**11.90% - 18.00%** based on your creditworthiness when you open the account
APR for Cash Advances	Cash advances are not applicable for this product.
APR for Balance Transfers	Cash advances are not applicable for this product.
Paying Interest	Your payment due date will be at least 25 days after the close of each billing cycle. You can avoid interest on purchases by paying your purchases balance in full 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 • **Foreign Transaction Fee**	Up to **1%** of the US dollar amount of the foreign transaction.
Penalty Fees • **Late Payment Fee** • **Returned Payment Fee**	 Up to **$20** Up to **$27**

How We Calculate Your Balance: We use the average daily balance method, which includes new purchases, to calculate interest charges on your account.

The above rates and fees are effective as of October 15, 2026.