

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

INTEREST RATES AND INTEREST CHARGES		
Annual Percentage Rate (APR) for Purchases and Balance Transfers	Variable Rate 13.99% - 16.99% based on your creditworthiness when you open the Account. After that, the rate will vary with the market based on the Prime Rate.	Fixed Rate 18.00%
APR for Cash Advances	Variable Rate 13.99% - 16.99% based on your creditworthiness when you open the Account. After that, the rate will vary with the market based on the Prime Rate.	Fixed Rate 18.00%
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. 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: http://www.consumerfinance.gov/learnmore .	
FEES		
Annual Fee	None	
Transaction Fees		
<ul style="list-style-type: none"> • Foreign Transaction Fee 	Up to 1% of the US dollar amount of the foreign transaction.	
Penalty Fees		
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	Up to \$20 Up to \$27	

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 November 22, 2022.