

**Riverfront Federal Credit Union
Platinum Visa Credit Card Application Disclosures**

| INTEREST RATES AND INTEREST CHARGES | | |
|--|---|---|
| Annual Percentage Rate (APR) for Purchases and Balance Transfers | Platinum 7.90% - 17.25% based on your creditworthiness when you open the Account | Youth 11.25% |
| APR for Cash Advances | Platinum 7.90% - 17.25% based on your creditworthiness when you open the Account | Youth 11.25% |
| 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 FeeReturned Payment Fee | Platinum Up to \$20 Up to \$27 | Youth Up to \$15 Up to \$10 |

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 24, 2016.