

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of April 13, 2020. You can call Us at (800) 326-2279 or write to Us at Harvester Financial Credit Union, 7020 Brookville Road, Indianapolis, IN 46239 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

**Annual Percentage Rate (APR) For Purchases**

VISA Classic: **12.65%**

After that Your APR will vary with the market based on the Prime Rate.

Secured VISA Classic: **12.65%**

After that Your APR will vary with the market based on the Prime Rate.

VISA Gold: **9.65%**

After that Your APR will vary with the market based on the Prime Rate.

VISA Platinum: **3.90%** Introductory APR for 6 months

After that Your APR will be **8.65%**, and will vary with the market based on the Prime Rate.

**APR For Balance Transfers**

VISA Classic: **12.65%**

After that Your APR will vary with the market based on the Prime Rate.

Secured VISA Classic: **12.65%**

After that Your APR will vary with the market based on the Prime Rate.

VISA Gold: **9.65%**

After that Your APR will vary with the market based on the Prime Rate.

VISA Platinum: **3.90%** Introductory APR for 6 months

After that Your APR will be **8.65%**, and will vary with the market based on the Prime Rate.

**APR For Cash Advances**

VISA Classic: **12.65%**

After that Your APR will vary with the market based on the Prime Rate.

Secured VISA Classic: **12.65%**

After that Your APR will vary with the market based on the Prime Rate.

VISA Gold: **9.65%**

After that Your APR will vary with the market based on the Prime Rate.

VISA Platinum: **3.90%** Introductory APR for 6 months

After that Your APR will be **8.65%**, and will vary with the market based on the Prime Rate.

**How to Avoid Paying Interest on Purchases**

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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>.

**SEE PAGE 2 for more important information regarding the costs of Your card**

<b>Fees</b>	
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Foreign Transaction</li> </ul>	<b>0.80%</b> of each foreign currency transaction in U.S. Dollars. <b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Returned Payment</li> <li>Late Payment</li> </ul>	Up to <b>\$15.00</b> Up to <b>\$17.00</b>

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

**SEE PAGE 1 for more important information regarding the costs of Your card**