

**THE ONE FEDERAL CREDIT UNION
VISA CREDIT CARD ACCOUNT DISCLOSURES**

INTEREST RATES AND INTEREST CHARGES		
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	Classic 9.99% - 14.49%	Platinum 7% to 9% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
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 .	
FEEES		
Annual Fee	None	
Transaction Fees		
<ul style="list-style-type: none"> • Cash Advance/Balance Transfer Fee • Foreign Transaction Fee 	<ul style="list-style-type: none"> 1% of the transaction amount 1% of the US dollar amount of the foreign transaction 	
Penalty Fees		
<ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	<ul style="list-style-type: none"> Up to \$15 None Up to \$20 	
Other Fees		
<ul style="list-style-type: none"> • Application Fee 	\$25	

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 January 10th and March, 2017.