

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

<b>INTEREST RATES AND INTEREST CHARGES</b>		
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>Classic</b> <b>9.99% - 14.49%</b>	<b>Platinum</b> <b>8% to 10%</b> when you open your account, based on your creditworthiness.  After that, your APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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.	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
<b>FEES</b>		
<b>Annual Fee</b>	None	
<b>Transaction Fees</b>		
<ul style="list-style-type: none"> <li>• <b>Cash Advance/Balance Transfer Fee</b></li> <li>• <b>Foreign Transaction Fee</b></li> </ul>	<ul style="list-style-type: none"> <li>1% of the transaction amount</li> <li>1% of the US dollar amount of the foreign transaction</li> </ul>	
<b>Penalty Fees</b>		
<ul style="list-style-type: none"> <li>• <b>Late Payment Fee</b></li> <li>• <b>Over-the-Credit Limit Fee</b></li> <li>• <b>Returned Payment Fee</b></li> </ul>	<ul style="list-style-type: none"> <li>Up to <b>\$15</b></li> <li>None</li> <li>Up to <b>\$20</b></li> </ul>	
<b>Other Fees</b>		
<ul style="list-style-type: none"> <li>• <b>Application Fee</b></li> </ul>	\$30	

**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 July, 2018.