VISA® FIRST STEP
INTEREST RATE & INTEREST CHARGES

Annual Percentage rate (APR) for Purchases	**15.9% to 18%** when you open your account, based on your creditworthiness. This APR will vary with the market based on Prime Rate.
APR for Balance Transfers	**17.9% to 18%** when you open your account, based on your creditworthiness. This APR will vary with the market based on Prime Rate.
APR for Cash Advances	**17.9% to 18%** when you open your account, based on your creditworthiness. This APR will vary with the market based on Prime Rate.
Penalty APR and When it Applies	**NONE**
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	**NONE**
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 www.consumerfinance.gov/learnmore
FEES	
Annual Fees	**NONE**
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 • Either **$10** or **3.0%** of the balance, whichever is greater. • Either **$10** or **3.0%** of the total cash advance amount, whichever is greater. • **NONE**
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	 • **$29** • **None** • **$29**

How we will calculate your balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

First Financial FEDERAL CREDIT UNION

1/23