

Account-Opening Table for VISA Credit Card
Employment Security Credit Union

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Cash Advances	13.9%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances 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	
Transaction Fees <ul style="list-style-type: none"> • Foreign Transaction 	An International Transaction fee will be assessed on all purchases and cash disbursement transactions where the Merchant Country is other than the United States of America. The fee will be 1% of the transaction amount for multi-currency transactions. The fee will be 0.8% of the transaction amount for single currency transactions.
Penalty Fees <ul style="list-style-type: none"> • Late Payment 	\$5.00 for each payment in default of 15 days or more.

How We Will Calculate Our 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 with your account agreement.

Purchases and cash advances made in foreign currencies will be charged to your account in U.S. Dollars. The currency conversion rate used to determine the transaction amount in U.S. Dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.