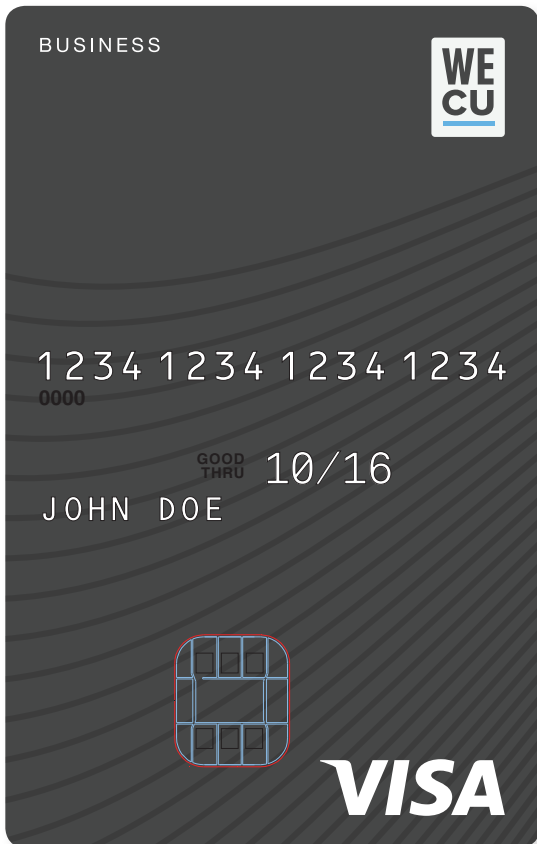


Choice Visa Credit Card Interest Rates and Charges



Annual Percentage Rates for Purchases, Cash Advances, and Balance Transfers:

12.9%

Annual Fee	None
Transaction Fees	Cash Advance Fee: None
Overlimit Fee	\$10.00
Penalty Fee	<ul style="list-style-type: none">Late Payment Fee: 5% of minimum monthly payment, or \$15.99, whichever is greater
Other Fees	
Grace Period for Purchases	<ul style="list-style-type: none">Overlimit Fee: \$10.00NSF/Return Check Fee: \$5.00
Method of Computing Balances for Purchases	Foreign Transaction Fee: Up to 1% of the US dollar amount of the foreign Transaction
For Credit Card Tips from the Consumer	
Financial Protection Bureau	Your due date is 25 days after the close of each billing cycle. We will not charge interest on current purchases if you pay the New Balance for Purchases by the due date each month.

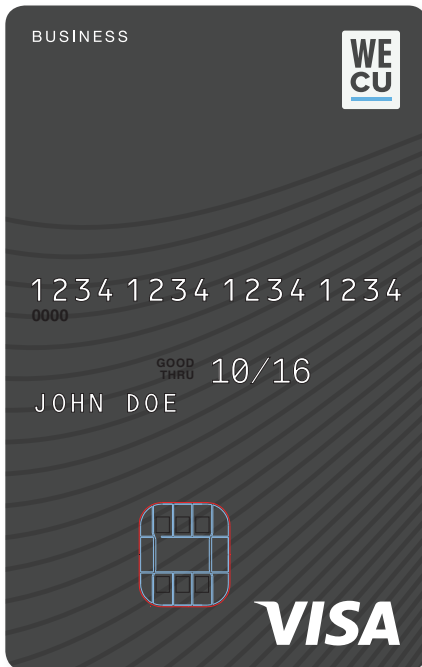
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Business Visa Credit Card Interest Rates and Charges



Annual Percentage Rates for Purchases, Cash Advances, and Balance Transfers: 12.9%	
Annual Fee	None
Transaction Fees	Cash Advance Fee: None
Overlimit Fee	\$10.00
Penalty Fee	<ul style="list-style-type: none">Late Payment Fee: 5% of minimum monthly payment, or \$15.99, whichever is greaterOverlimit Fee: \$10.00NSF/Return Check Fee: \$5.00
Other Fees	Foreign Transaction Fee: Up to 1% of the US dollar amount of the foreign Transaction
Grace Period for Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge interest on current purchases if you pay the New Balance for Purchases by the due date each month.
Method of Computing Balances for Purchases	Average Adjusted Daily Balance (Including current transactions)
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

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