

Classic, Student, and Secured Visa Credit Card Interest Rates and Charges



Annual Percentage Rates for purchases, balance transfers, and cash advances:

12.9%

To avoid paying interest on purchases, pay your new balance for purchases within 25 days of the due date. We will not charge interest on new purchases if paid before the due date.

For credit card tips from the Consumer Financial Protection Bureau and to learn about factors to consider when applying for a card, visit consumerfinance.gov/learnmore.

FEE SCHEDULE

Annual Fee None

Transaction Fee

Cash Advance Fee None

Penalty Fees

Late Payment Fee **5% of minimum monthly payment, or \$15.99, whichever is greater**

NSF/Return Check Fee **\$5**

Other Fees

Foreign Transaction Fee **Up to 1% of the US dollar amount of the transaction**

WECU calculates your balance using a method called “average daily balance” (including new purchases and cash advances). We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees may change.

wecu.com

800-525-8703

PO Box 9750
Bellingham, WA 98227-9750

Insured by NCUA
08/2018