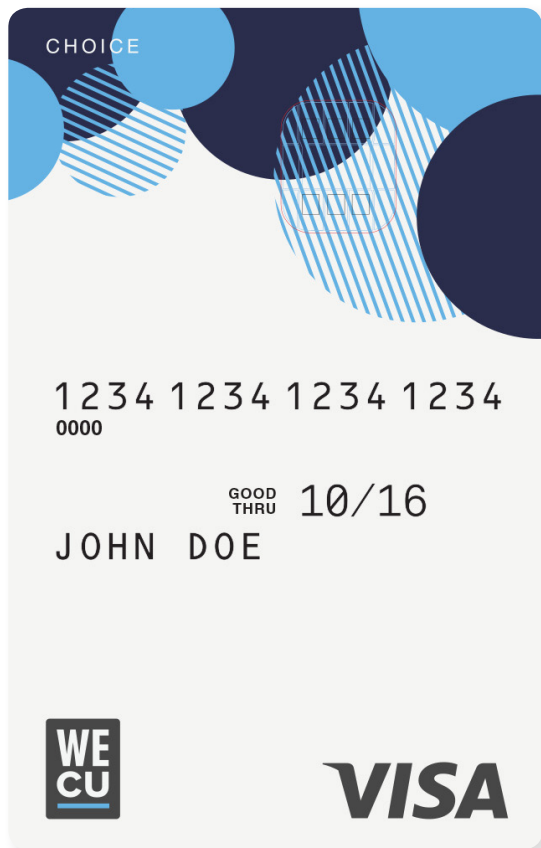


Choice Visa Credit Card Interest Rates and Charges



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

9.9% and 19.9%

This APR is based on creditworthiness and will vary with the market based on the Prime Rate.

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 **Up to \$25**

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

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 Consumer 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