

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



<p>Annual Percentage Rates for purchases, balance transfers, and cash advances:</p> <p>12.9%</p>
<p>To avoid paying interest on purchases, pay your new balance for purchases by the 10th day of the month following the billing cycle. We will not charge interest on new purchases if paid before the due date.</p>
<p>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.</p>
<p>FEE SCHEDULE</p> <p>Annual Fee None</p> <p>Transaction Fee</p> <p>Cash Advance Fee None</p> <p>Penalty Fees</p> <p>Late Payment Fee 5% of minimum monthly payment, or \$15.99, whichever is greater</p> <p>NSF/Return Check Fee \$5</p> <p>Other Fees</p> <p>Foreign Transaction Fee Up to 1% of the US dollar amount of the transaction</p>

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

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Insured by NCUA
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