



**Expree Credit Union**  
 100 Moore Drive  
 Frankfort, KY 40601  
 (502) 564-5597 or (833) 439-7733

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of \_\_\_\_\_. You can contact us toll free at (800) 219-5328 or 100 Moore Drive, Frankfort, KY 40601 to inquire if any changes occurred since the effective date.

**INTEREST RATES and INTEREST CHARGES:**

<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>%,</b> <b>%, or</b> <b>%</b> Depending on your credit history. This APR will vary with the market based on the Prime Rate*.
<b>Penalty APR and When it Applies</b>	<b>21.00%</b> This APR may be applied to your account if you: 1. Make a payment that is late 60 days or more; 2. Go over your credit limit; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us.  <b>How Long Will the Penalty APR Apply?</b> If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**FEES:**

<b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"> <li>• Annual Fee:</li> <li>• Application Fee:</li> </ul>	None None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul>	None <b>\$10.00</b> for each cash advance under \$100.00 <b>1.00%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>0.80%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Over-the-Credit Limit:</li> <li>• Returned Payment:</li> </ul>	Up to <b>\$25.00</b> if your payment is late 30 days or more None Up to <b>\$25.00</b> if your payment is returned for any reason

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."