COLUMBINE FEDERAL CREDIT UNION
4902 E Dry Creek Rd, Centennial, CO 80122
720-283-2346 • 800-541-0249 • www.columbinefcu.org

Accurate as of 6/15/2019

Interest Rate and Interest Charges		
	Premier	BLACK
Annual Percentage Rate (APR) for Purchases	**13.90%**	**7.50%** This APR will vary with the market based on Prime Rate.*
APR for Cash Advances	**13.90%**	**7.50%**
APR for Balance Transfers	**13.90%**	**7.50%**
Minimum Payment Due	**2% or $10.00 whichever is greater.**	
Paying Interest	Your due date is 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.	
Cash Back Rewards	All purchases made with Columbine Visa® Credit Cards earn cash back reward 0.50%. Cash back rewards are not earned on cash advances, balances transfers, returned merchandise or disputed transactions. See your Account Agreement for more details.	

Fees	
Annual Fee	**None**
Foreign Transaction Fees	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to $25.00, if you are one (1) or more days late on making required minimum payment. Up to $25.00
Rush Fee	**$35.00**
Card Replacement Fee	**$12.00**
Document Copy Fee	**$5.00**

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)." See your Account Agreement for more details.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

Premier Periodic Rates.
The Purchase APR is 13.90% which is a monthly periodic rate of 1.1583%.
The Cash APR is 13.90% which is a monthly periodic rate of 1.1583%.
The Balance Transfer APR is 13.90% which is a monthly periodic rate of 1.1583%.

Black Periodic Rates.
The Purchase APR is 7.50% which is a monthly periodic rate 0.6250%
The Cash APR is 7.50% which is a monthly periodic rate 0.6250%
The Balance Transfer APR 7.50% which is a monthly periodic rate 0.6250%

*The "Prime Rate" of interest appearing in the Money Rate section of The Wall Street Journal published on the last business day preceding the 16th day of each month. The variable rate margin on the Visa® Black card is prime plus 2.00%. Maximum APR is 10%.

Signature _____ Date _____ Signature _____ Date _____