

Visa Classic Account Disclosure



1941 Abbott Rd
Anchorage, AK 99507
907.339.9485
800.478.2222
cu1.org

Credit Union 1

Effective: 01/19/2025

Interest Rates and Interest Charges

Program	Classic
Annual Percentage Rate (APR) for Purchases	11.95% This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	11.95% This APR will vary with the market based on the Prime Rate
APR for Cash Advances	11.95% This APR will vary with the market based on the Prime Rate
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers 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 a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Program	Classic
Annual Fee	None
International Transaction Fee	Up to 2% of the transaction amount is imposed on any card transaction made in a foreign country or currency.
Penalty Fees	
• Late Payment	\$30.00
• Returned Payment	\$22.00

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.

Periodic Rate: The periodic rate that corresponds to the APR for purchases and balance transfers shown above is: 0.996%. For cash advances, the periodic rate is 0.996%.

Information is subject to change. For more information, visit cu1.org, email membermail@cu1.org, or call (907) 339-9485 or (800) 478-2222 or write Credit Union 1, 1941 Abbott Rd, Anchorage, AK 99507.

These Account Disclosures for the VISA Credit Card are part of and integrated with your VISA Credit Card Agreement with Credit Union 1. We reserve the right to amend the VISA Credit Card Agreement as permitted by law.



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Visa Gold Account Disclosure

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Interest Rates and Interest Charges	
Program	Gold
Annual Percentage Rate (APR) for Purchases	11.00% This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	11.00% This APR will vary with the market based on the Prime Rate
APR for Cash Advances	11.00% This APR will vary with the market based on the Prime Rate
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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Fees	
Program	Gold
Annual Fee	None
International Transaction Fee	Up to 2% of the transaction amount is imposed on any card transaction made in a foreign country or currency.
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment 	\$30.00 \$22.00

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.

Margin Used to Determine Interest Rate: In order to obtain the annual percentage rate for your account, we add a margin to the Wall Street Journal Prime Rate. The amount of the margin is 3.50%.

Periodic Rate: The periodic rate that corresponds to the APR for purchases and balance transfers shown above is: 0.917%. For cash advances, the periodic rate is 0.917%.

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Visa Platinum Account Disclosure



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Credit Union 1

Effective: 01/19/2025

Interest Rates and Interest Charges

Program	Platinum
Annual Percentage Rate (APR) for Purchases	8.95% This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	8.95% This APR will vary with the market based on the Prime Rate
APR for Cash Advances	8.95% This APR will vary with the market based on the Prime Rate
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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Fees

Program	Platinum
Annual Fee	None
International Transaction Fee	Up to 2% of the transaction amount is imposed on any card transaction made in a foreign country or currency.
Penalty Fees	
• Late Payment	\$30.00
• Returned Payment	\$22.00

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.

Periodic Rate: The periodic rate that corresponds to the APR for purchases and balance transfers shown above is: 0.746%. For cash advances, the periodic rate is 0.746%.

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