

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	10.45% to 15.25% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate
APR for Balance Transfers and Cash Advances	10.45% to 15.25% This APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you make a late payment more than 30 days past the due date two times in a twelve-month period. How Long Will the Penalty APRs Apply? If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
How to Avoid Paying Interest on Purchases	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 balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for our using a credit card, visit the website site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

FEES

Annual Fee	None for Platinum/Plus/Rewards; \$20 for Classic/Secured
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer and Convenience Checks • Cash Advance • Foreign Transaction 	<p>Either \$2 or 2% of the balance transfer amount, whichever is greater</p> <p>Either \$2 or 2% of the cash advance amount, whichever is greater</p> <p>1% of each transaction in U.S. Dollars</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25</p> <p>Up to \$25</p>

How We Calculate Your Balance: We use a method called “average daily balance (including new purchases)” See your Credit Card Account Agreement and Disclosure for more details.

All account terms are governed by the Credit Card Account Agreement and Disclosure. Account and credit card agreement terms are not guaranteed for any period of time; we may change all terms including; APRs and fees, in accordance with the Credit Card Account Agreement, Disclosure and applicable law.

Effective Date: The information about the costs of our credit cards is accurate as of July 1, 2018. This information may have changed after that date. To find out what may have changed, call First Nebraska Credit Union at 800-882-0244.