

Visa Low Rate Credit Card Account Disclosures



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INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	12.90%
Penalty APR and When It Applies	15.90% This APR may be applied to your account if you make a late payment. How long with the Penalty APR apply? If your APR is increased due to a late payment, the Penalty APR will apply until you make six consecutive minimum payments when they are due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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 .
SERVICE CHARGES	
Annual Service Charge	None
Transaction Service Charges • Cash Advance • Balance Transfer • Foreign Transaction	None None Up to 2% of the US dollar amount of the foreign transaction. <i>This fee applies to any credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>
Penalty Service Charges • Late Payment • Over-the-Credit Limit • Returned Payment	Up to \$25 None \$25

Other Service Charges:

Replacement Card	\$5
Rush Replacement Card	\$10
Rush Delivery of Card	\$30

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

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

Additional Information

The Monthly Periodic Rate for the Purchases, Balance Transfers, and Credit Advances APR shown above is: 12.90%. These Account Disclosures are part of and integrated with your VISA Credit Card Agreement with ELGA Credit Union. We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are effective as of September 8, 2025.