

# Visa Smart Rate Credit Card Account Disclosures



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INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>12.75%</b> This rate will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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.
<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>Annual Fee</b>	None
<b>Transaction Fees</b> • Cash Advance Fee • Balance Transfer Fee • Foreign Transaction Fee	<b>None</b> <b>None</b> Up to <b>2%</b> 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>
<b>Penalty Fees</b> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee	Up to <b>\$25</b> None <b>\$25</b>

#### Other Fees:

Replacement Card	<b>\$5</b>
Rush Replacement Card	<b>\$10</b>
Rush Delivery of Card	<b>\$30</b>

**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

**Periodic Rate:** The Monthly Periodic Rate for the Purchases, Balance Transfers, and Credit Advances APR shown above is: 12.75%

**Margin:** The margin that we add to the index rate to determine your Annual Percentage Rate is: 5.00%. The APR will not exceed 22.0%.

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 January 1, 2026.