



**CommonWealth One Federal Credit Union**  
 P.O. Box 9997, Alexandria, VA 22304-0797  
 703-823-5211 • FAX: 703-823-9065 • www.cofcu.org

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of **6/6/2023**. You can contact us toll free at (800) 424-3334 or 4875 Eisenhower Avenue, Alexandria, VA 22304, Attn: Account Services, to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:				
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	VISA PLATINUM	VISA PLATINUM REWARDS	VISA PLATINUM SECURED	VISA SIGNATURE REWARDS
	<b>12.99%</b> , <b>14.99%</b> , <b>16.99%</b> , or <b>18.00%</b> , depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>13.99%</b> , <b>15.99%</b> , <b>17.99%</b> , or <b>18.00%</b> , depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>12.99%</b> This APR will vary with the market based on the Prime Rate.	<b>14.99%</b> , <b>16.99%</b> , <b>18.00%</b> , or <b>18.00%</b> , depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	We will begin charging interest 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 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:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None Visa Signature Rewards: None; All other cards: 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$25.00 if your payment is late 1 day or more None Up to \$25.00 if your payment is returned for any reason

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