Visa Premier Select Rewards

Paying Interest
Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.

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 http://www.consumerfinance.gov/learnmore

FEES:

Fees to Open or Maintain your Account
• Annual Fee: None
• Application Fee: None

Transaction Fees
• Balance Transfer: None
• Cash Advance: $2.00 or 2% of the amount of each cash advance, whichever is greater (maximum: $99.00)
• Foreign Transaction: 1% of each transaction in U.S. dollars

Penalty Fees
• Late Payment: Up to $15.00 if the minimum payment is not paid by the stated due date
• Over-the-Credit Limit: None
• Returned Payment: Up to $20.00 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).”

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

*Introductory rates for balance transfers are valid only for balance transfers from other credit card companies, financial institutions, or department store credit cards. Convenience checks may not be made payable to you, “cash”, or to make payments toward amounts you owe Affinity Plus Federal Credit Union.