

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of April 25, 2022. You can call Us at (800) 392-7629 or write Us at Zia Credit Union, 1001 Central Avenue, Los Alamos, NM 87544 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Signature: <b>11.24%</b> to <b>16.24%</b> depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Low Rate: <b>1.99%</b> Introductory APR for 12 months. After that, Your APR will be <b>8.24%</b> to <b>17.24%</b> depending on Your 24 creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA: <b>10.99%</b> This APR will vary with the market based on the Prime Rate.</p>
APR For Balance Transfers	<p>VISA Signature: <b>1.99%</b> Introductory APR for 12 months After that, Your APR will be <b>11.24% to 16.24%</b> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Low Rate: <b>1.99%</b> Introductory APR for 12 months After that, Your APR will be <b>8.24% to 17.24%</b> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA: <b>10.99%</b> This APR will vary with the market based on the Prime Rate.</p>
APR For Cash Advances	<p>VISA Signature: <b>11.24% to 16.24%</b> depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Low Rate: <b>8.24% to 17.24%</b> depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA: <b>10.99%</b> This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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>.</p>
Fees	
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<p><b>2.00%</b> of each advance (<b>\$10.00</b> minimum).</p> <p><b>1.00%</b> of each foreign currency transaction in U.S. Dollars.</p> <p><b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<p>Up to <b>\$30.00</b></p> <p>Up to <b>\$15.00</b></p>

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