AEROSPACE FEDERAL CREDIT UNION

Intelligent Banking, Outstanding Service.

2310 E. El Segundo Blvd., El Segundo, CA 90245
310.336.5030 • 800.795.2325 • www.aerofcu.org

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 January 1, 2020. You can call Us at (310) 336-5030 or write Us at 2310 E. El Segundo Blvd., El Segundo, CA 90245 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	Student VISA: **10.90%** Platinum VISA Rewards: **10.90%** Platinum VISA Cash Back: **6.40%** This APR will vary with the market based on the Prime Rate
APR For Balance Transfers	Student VISA: **10.90%** Platinum VISA Rewards: **10.90%** Platinum VISA Cash Back: **6.40%** This APR will vary with the market based on the Prime Rate
APR For Cash Advances	Student VISA: **10.90%** Platinum VISA Rewards: **10.90%** Platinum VISA Cash Back: **6.40%** This APR will vary with the market based on the Prime Rate
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	**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	
Penalty Fees • Late Payment	Up to **$10.00**

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

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