



RIO GRANDE
- CREDIT UNION -

301 Rio Bravo SE
Albuquerque, NM 87105
Phone (505)262-1401
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RIO GRANDE CREDIT UNION VISA PROGRAMS

APPLICATION AND SOLICITATION DISCLOSURE

IMPORTANT VISA CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of January 3, 2023. You can call Us at (505) 262-1401 or (877) 761-5136 or write Us at 301 Rio Bravo SE, Albuquerque, NM 87105 to inquire if any changes have occurred since the effective date.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>3.49% Introductory APR for twelve (12) billing cycles from the date your new card account is opened. When the promotion period expires, the APR on existing balances will increase to the following:</p> <p>VISA Platinum and Platinum Rewards: 12.24% - 17.99%, depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: 15.50% This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>3.49% Introductory APR for twelve (12) billing cycles from the date your new card account is opened. When the promotion period expires, the APR on existing balances will increase to the following:</p> <p>VISA Platinum and Platinum Rewards: 12.24% - 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: 15.50% This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>3.49% Introductory APR for twelve (12) billing cycles from the date your new card account is opened. When the promotion period expires, the APR on existing balances will increase to the following:</p> <p>VISA Platinum and Platinum Rewards: 12.24% - 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: 15.50% 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	To learn more about factors to consider when applying for or using a Credit Card, visit the Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee	None None

<ul style="list-style-type: none"> - Foreign Transaction Fee 	<p>1.00% of each foreign currency transaction in U.S. dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> - Late Payment Fee - Returned Payment Fee 	<p>Up to \$25.00 Up to \$26.00</p>

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

Effective Date.

The information about the costs of the card described in this application is accurate as of **January 3, 2023**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.