

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 September 24, 2024. You can call Us at (937) 236-2562 or write Us at Daymet Credit Union, P.O. Box 13087, Dayton, Ohio 45413-0087, to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

Mastercard Rewards: **12.50%, 14.50%, 16.50%, 18.50%, or 20.50%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.

Secured Mastercard Rewards: **12.50%, 14.50%, 16.50%, 18.50%, or 20.50%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.

APR For Balance Transfers

Mastercard Rewards: **12.50%, 14.50%, 16.50%, 18.50%, or 20.50%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.

Secured Mastercard Rewards: **12.50%, 14.50%, 16.50%, 18.50%, or 20.50%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.

APR For Cash Advances

Mastercard Rewards: **12.50%, 14.50%, 16.50%, 18.50%, or 20.50%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.

Secured Mastercard Rewards: **12.50%, 14.50%, 16.50%, 18.50%, or 20.50%** based on Your creditworthiness. These APRs 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

Transaction Fees

- Foreign Transaction

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.

Penalty Fees

- Late Payment
- Returned Payment

Up to **\$15.00**
Up to **\$10.00**

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