

Interest Rates and Interest Charges— SECU Visa® Cards

Annual Percentage Rate (APR) for Purchases and Cash Advances	<p>11.24% to 19.24% SECU FirstRate Visa® Card 13.24% to 21.24% SECU Rewards Visa® Card 13.24% SECU Aspire Secured Visa® Card 13.74% to 21.74% SECU Cash Back Visa® Card 13.74% to 21.74% SECU Visa Signature® Card 13.74% to 21.74% SECU Visa Signature® Card for Towson University Alumni 16.24% SECU Aspire Visa® Card 16.24% SECU Aspire Student Visa® Card</p> <p>when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) for Balance Transfer	<p>6.99% APR for the life of the loan from 02/01/2019 when transfers are completed by 07/31/2019. For transfers after 7/31/2019, your APR will be:</p> <p>11.24% to 19.24% SECU FirstRate Visa® Card 13.24% to 21.24% SECU Rewards Visa® Card 13.24% SECU Aspire Secured Visa® Card 13.74% to 21.74% SECU Cash Back Visa® Card 13.74% to 21.74% SECU Visa Signature® Card 13.74% to 21.74% SECU Visa Signature® Card for Towson University Alumni 16.24% SECU Aspire Visa® Card 16.24% SECU Aspire Student Visa® Card</p> <p>when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction 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	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None None None</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Returned Payment 	<p>Up to \$25 Up to \$15 None</p>

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Balance Transfers: The 6.99% for balance transfer expires July 31, 2019. Total value of transfers cannot exceed your credit limit. SECU sends either full or partial payment to your creditors in the order you list them. Allow at least two weeks from submitting the balance transfer request for processing. Continue paying each creditor until the transfer appears as a credit. Promotion rate of 6.99% is only available for balances transferred from non-SECU accounts.