

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of January 1, 2025. You can Call Us at (812) 853-7306, or toll free at (800) 858-1693, or write to Us at Heritage Federal Credit Union, Information Center, P.O. Box 189, Newburgh, IN 47629-0189 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>My Choice VISA: 1.75% Introductory APR for 6 months. After that Your APR will be 17.50%. This APR will vary with the market based on the Prime Rate.</p> <p>My Choice Plus VISA: 1.75% Introductory APR for 6 months. After that Your APR will be 18.00%. This APR will vary with the market based on the Prime Rate.</p> <p>My Preferred VISA: 1.75% Introductory APR for 6 months. After that Your APR will be 11.00%. This APR will vary with the market based on the Prime Rate.</p> <p>My Preferred Plus VISA: 1.75% Introductory APR for 6 months. After that Your APR will be 12.50%. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) For Balance Transfers	<p>My Choice VISA: 0.00% Introductory APR for 6 months. After that Your APR will be 17.50%. This APR will vary with the market based on the Prime Rate.</p> <p>My Choice Plus VISA: 0.00% Introductory APR for 6 months. After that Your APR will be 18.00%. This APR will vary with the market based on the Prime Rate.</p> <p>My Preferred VISA: 0.00% Introductory APR for 6 months. After that Your APR will be 11.00%. This APR will vary with the market based on the Prime Rate.</p> <p>My Preferred Plus VISA: 0.00% Introductory APR for 6 months. After that Your APR will be 12.50%. This APR will vary with the market based on the Prime Rate.</p>
APR For Cash Advances	<p>My Choice VISA: 17.50% This APR will vary with the market based on the Prime Rate.</p> <p>My Choice Plus VISA: 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>My Preferred VISA: 11.00% This APR will vary with the market based on the Prime Rate.</p> <p>My Preferred Plus VISA: 12.50% This APR will vary with the market based on the Prime Rate.</p>
Penalty APR And When it Applies	<p>18.00%</p> <p>This APR may be applied to Your VISA Feature Category if: 1) You make a late payment.</p> <p>How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>

See Page 2 for more important information regarding the costs of Your card.

Interest Rate and Interest Charges (continued)

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.
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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.
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Fees

Transaction Fees <ul style="list-style-type: none">• Overdraft Transfer• Cash Advance• Balance Transfer• Foreign Transaction	\$5.00 2.00% of each advance (\$10.00 minimum) 4.00% of each transfer (\$10.00 minimum) 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.
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Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment	Up to \$25.00 Up to \$30.00
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory Rate: We may end Your introductory APR and apply the Penalty APR if You make a late payment.

See Page 1 for more important information regarding the costs of Your card.