

Interest Rates and Interest Charges	Give Back Platinum Card	Cash Back Signature Card
Annual Percentage Rate (APR) for Purchases	5.90% introductory APR for twelve (12) months. After that, your APR will be 9.90%–18.00% This APR will vary with the market base on the Prime Rate.	1.90% introductory APR for twelve (12) months. After that, your APR will be 14.90% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	1.90% introductory APR for twelve (12) months. After that, your APR will be 9.90%–18.00% This APR will vary with the market base on the Prime Rate.	1.90% introductory APR for twelve (12) months. After that, your APR will be 14.90% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.90%–18.00% This APR will vary with the market base on the Prime Rate.	16.90% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.	
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 <ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	<ul style="list-style-type: none"> \$10.00 or 1.00% of the amount of each balance transfer, whichever is greater \$5.00 3.00% of each transaction in U.S. dollars. Fees will apply to purchases and cash advances made in foreign currencies or when the transaction originates in a foreign country. 	<ul style="list-style-type: none"> \$10.00 or 1.00% of the amount of each balance transfer, whichever is greater \$5.00 None
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	<ul style="list-style-type: none"> Up to \$25.00 Up to \$26.00 	<ul style="list-style-type: none"> Up to \$25.00 Up to \$26.00

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

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Credit Union of America loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR: We may end your introductory APR and apply the non-introductory prevailing APR if you are three (3) billing cycles past due.

Card Replacement Fee: \$10.00

Documentation Fee: \$2.00 per item.

This disclosure statement is accurate as of 03/27/21. This information may change after that date. To find out what may have changed, call 316.265.3272 or 800.256.8049, or write to Credit Union of America, P.O. Box 47528, Wichita, KS 67201-7528.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 1.00% of the amount of each balance transfer, whichever is greater.

Returned Payment Fee:

\$26.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

\$5.00