Waterbury CT Teachers Federal Credit Union

P.O. Box 2121
Waterbury, CT 06722
800-992-2226
203-758-9500

Disclosures of Rates and Terms

VISA

VISA® GOLD CARD / VISA® PLATINUM CARD / VISA® PLATINUM CASH BACK CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa® Gold **8.00% to 17.00%** Fixed - Based on your credit worthiness Visa® Platinum **8.50% to 17.50%** Fixed - Based on your credit worthiness Visa® Platinum Cash Back **9.00% to 17.50%** Fixed - Based on your credit worthiness
APR for Balance Transfers & Cash Advances	Visa® Gold Introductory Rate **2.99%** for 12 months, after that **8.00%** to **17.00%** fixed - Based on your credit worthiness Visa® Platinum Introductory Rate **2.99%** for 12 months, after that **8.50%** to **17.50%** fixed - Based on your credit worthiness Visa® Platinum Cash Back Introductory Rate **2.99%** for 12 months, after that **9.00%** to **17.50%** fixed - Based on your credit worthiness
Penalty APR and When it Applies	**None**
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or 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 https://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	 **None** **None** Up to **1.00%**
Penalty Fees • Late Payment Fee • Over the Credit Limit Fee • Returned Payment Fee	 Up to **$20.00** **None** Up to **$25.00**
Annual Fee	**None**
Membership Fee	**None**

How We Will Calculate Your Balance:
We use a method called “average daily balance (including new purchases).” An explanation of this method is provided in your account agreement.

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

Military Lending Act:
Federal Law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connections with the credit transaction; any application fee charged (other than certain fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 1-800-992-2226 Ext 2077 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:
Late Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less, if You are 15 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Collection Costs:
You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.