1941 Abbott Rd
Anchorage, AK 99507
907.339.9485
800.478.2222
**cu1.org**

Credit Union 1

# Secured Account Disclosure

Effective: 01/19/2025

## Interest Rates and Interest Charges

| Program | Secured |
|---|---|
| Annual Percentage Rate (APR) for Purchases | **13.90%** This APR will vary with the market based on the Prime Rate |
| APR for Balance Transfers | **13.90%** This APR will vary with the market based on the Prime Rate |
| APR for Cash Advances | **13.90%** This APR will vary with the market based on the Prime Rate |
| Penalty APR and When It Applies | **None** |
| How to Avoid Paying Interest on Purchases | Your due date is at least 21 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

| Program | Secured |
|---|---|
| **Annual Fee** | $15.00 This fee will be assessed each year. |
| **International Transaction Fee** | Up to 2% of the transaction amount is imposed on any card transaction made in a foreign country or currency. |
| **Penalty Fees** | |
| • Late Payment | **$30.00** |
| • Returned Payment | **$22.00** |

**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.

**Periodic Rate:** The periodic rate that corresponds to the APR for purchases and balance transfers shown above is: 1.158%. For cash advances, the periodic rate is 1.158%.

**Information is subject to change.** For more information, visit cu1.org, email membermail@cu1.org, or call (907) 339-9485 or (800) 478-2222 or write Credit Union 1, 1941 Abbott Rd, Anchorage, AK 99507.

*These Account Disclosures for the MasterCard Credit Card are part of and integrated with your MasterCard Credit Card Agreement with Credit Union 1. We reserve the right to amend the MasterCard Credit Card Agreement as permitted by law.*