



Interest Rates & Interest Charges				
Card Type	Platinum/Business Visa	Classic Visa	Fresh Start Visa	Share Secured Visa
Purchase APR ¹	8.95%	14.99%	17.90%	14.99%
Cash Advance/ Balance Transfer APR ¹	8.95%	14.99%	21.40%	18.49%
Minimum Finance Charge	None			
Minimum Payment	3% of balance or \$25.00, whichever is greater			
How to Avoid 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	None	\$25.00 Initial Processing Fee	None
Transaction Fees				
Cash Advance/ Balance Transfer Fee	None			
Foreign Transaction Fee	None			
Penalty Fees				
Late Payment Fee	\$27.00			
Returned Payment Fee	\$27.00			
How We Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.				

¹APR = Annual Percentage Rate. All rates and programs are subject to change at any time. All loans subject to credit approval. Contact Point West Credit Union at 503.546.5000 or 888.468.5826 for complete details.