

## Interest Rates and Interest Charges

<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Business Platinum</b>  <b>0%</b> Introductory APR for a period of six billing cycles.          After that, your APR will be <b>11.74% - 17.74%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Business Platinum</b>  <b>11.74% to 17.74%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Business Platinum</b>  <b>11.74% to 17.74%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>Visa Business Platinum</b>  <b>18.00%</b></p> <p>This APR may be applied to your account if you: - Make a late payment.          How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>Minimum Interest Charge</b></p>	<p>If you are charged interest, the charge will be no less than <b>\$0.50</b>.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>

Fees	
<b>Annual Fee</b> - Annual Fee	None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$2.00 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

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

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Minimum Interest Charge:** The minimum interest charge will be charged on any dollar amount.

**Effective Date:** The information about the costs of the card described in this application is accurate as of: **October 1, 2022.** This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Balance Transfer Rate Terms and Conditions:** Balance transfers will be processed at the standard balance transfer APR for this account. If we do not receive all of the necessary information for the transfer, the balance transfer will not be completed. Please allow up to 4 - 6 weeks before payments to your other accounts are made. Accordingly, you should continue to make all required payments until you confirm that the balance transfers were made. Balance transfers as well as purchases and cash advance transactions are subject to your available credit. Balance transfers may not be used to pay any American Airlines Federal Credit Union loans. Balance transfer requests will be processed from the lowest to the highest dollar amount. If a balance transfer request is more than your available credit limit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. You may only make balance transfers to accounts that list you as an accountholder. Transfer of balances, which contain disputed purchases or other charges, may cause you to lose your dispute rights with regard to those purchases or other charges.

**NY Residents:** We may obtain your credit report in connection with this extension of credit, and subsequently for updates, collection or other legitimate purposes associated with extension of the credit. Upon your request, we will inform you whether we obtained a credit report, and if so, the name and address of the consumer-reporting agency that furnished the report.

**OH Residents:** Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with this law.

**VT Residents:** By responding to this offer, you consent to our obtaining your credit report in connection with this extension of credit, and subsequent credit reports for the purpose of reviewing the account, increasing the credit line, taking collection action or other legitimate purposes associated with your account.

**WI Residents:** No agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

## Other Fees & Disclosures:

**Card Replacement Fee:**  
\$5.00.

**Document Copy Fee:**  
\$6.00.

**Rush Fee:**  
\$50.00 overnight. \$25.00 second day.

**Statement Copy Fee:**  
\$6.00.