



Credit Card Pricing Agreement

FEATURING
VISA Signature

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	1.90% for promotional period of 6 months. After that, your APR will be 9.99% - 18.00% , based on your creditworthiness and will vary with the market based on the Prime Rate.
APR for Balance Transfers and Cash Advances	Balance Transfer APR: 1.90% promotional period for 6 months. After that, your APR will be 9.99% , - 18.00% based on your creditworthiness and will vary with the market based on the Prime Rate. Cash Advance APR: 1.90% promotional period for 6 months. After that, your APR will be 9.99% - 18.00% , based on your creditworthiness and will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	18.00% - This APR may be applied to your account if: <ul style="list-style-type: none"> Your minimum monthly payment is more than 60 days late You are in default of any other terms of the Agreement How long will the penalty apply? If your APR is increased for any of these reasons, the penalty APR will apply until you make six consecutive minimum payments when due.
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 any interest on the portion of the purchases balance that you pay 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	
Annual Fee	None
Transaction Fees Cash Advance Fee Minimum Finance Charge	3% of cash advance transaction (minimum \$10.00) \$1.00 on unpaid balances
Penalty Fees Late Payment Fee Returned Item Fee	\$25.00 \$25.00 or the amount of the returned item, whichever is less
Other Fees Foreign Transaction Fee	Up to 1% of the US dollar amount of the foreign transaction.
Pay by Phone Fee	Up to a \$10.00 fee
Things You Should Know About This Program	

How We Will Calculate Your Balance: We use a method called "Average Daily Balance" (including new purchases). We reserve the right to amend the Visa® Credit Card Agreement as permitted by law. The above rates and fees are current as of 10/1/2016.

Loss of Introductory APR: We may end your introductory APR and apply the penalty APR if you make a payment more than 60 days late.

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

These Account Disclosures for the Visa Signature Credit Card are part of and integrated with your Credit Card Agreement and Disclosure with OneAZ Credit Union.

How is the Rebate Reward Calculated?
The Rebate Reward is calculated on each individual purchase transaction and rounded [up or down] to the nearest whole dollar. The individual results are then added together and we subtract any returns, credits or adjustments to determine the net rebate earned. The Rebate Reward is calculated and credited monthly.

How Do I Redeem My Rewards
Rebate Rewards are credited to your cardmember statement on a quarterly basis:

- March
- June
- September
- November

There is no fee to participate in the OneAZCU Rebate Reward program and you are automatically enrolled when opening an OneAZCU Visa Signature Credit Card.

Rebate Reward Disputes:

- 1) All rebate reward disputes must be made in writing and sent to:
OneAZ Credit Union
Attn: Card Services
2355 W. Pinnacle Peak Road
Phoenix, AZ 85027
- 2) You must contact us within 60 days after the error appeared on your statement. You must notify us in writing.
- 3) All decisions by OneAZCU regarding disputes are final.

When we receive your letter we must do two things:

- 1) Within 30 days of receiving your letter, we must tell you we received your letter. We will also tell you if we have already corrected the error.
- 2) Within 90 days of receiving your letter, we must correct the error or explain to you why we believe the statement is correct.