



Black Hills Federal Credit Union
 PO Box 1420
 Rapid City, SD 57709-1420
 605-718-1818
 www.bhfcu.com

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at 800-482-2428 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	Visa Traditional	Visa Signature Rewards	Visa Cash Back
Annual Percentage Rate (APR) for Purchases & Balance Transfers	The introductory APR applies to members that do not already have an existing credit card with Black Hills Federal Credit Union. There is no introductory APR for cash advances on any accounts.		
	2.90% Introductory APR for 12 months from date of account opening. If there is no Introductory APR or after your Introductory APR ends, your Standard APR will be _____% to _____% depending on your credit history.	2.90% Introductory APR for 12 months from date of account opening. If there is no Introductory APR or after your Introductory APR ends, your Standard APR will be _____% to _____% depending on your credit history.	2.90% Introductory APR for 12 months from date of account opening. If there is no Introductory APR or after your Introductory APR ends, your Standard APR will be _____% to _____% depending on your credit history.
APR for Cash Advances	_____ % to _____ % depending on your credit history.	_____ % to _____ % depending on your credit history.	_____ % to _____ % depending on your credit history.
Penalty APR and When it Applies	None		
Paying Interest	Your due date is always the 25th of the month. We do not charge you interest on purchases if you pay your entire balance within 25 days of your statement closing date. We will begin charging interest on balance transfers and cash advances on the transaction date.		
Minimum Interest Charge	None		
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:

Fees to Open or Maintain your Account • Annual Fee:	None
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SEE NEXT PAGE for more important information about this account

FEES (continued):

Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Cash Advance:• Foreign Transaction:	None None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Over-the-Credit Limit:• Returned Payment:	Up to \$20.00 the first time your payment is late 10 days or more. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to \$35.00 for each late payment. None Up to \$25.00 if your payment is returned for any reason.

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