

## Credit Card Account Opening Disclosure

Interest Rates and Interest Charges	Platinum	Rewards	Special
Annual Percentage Rate (APR) for Purchases	<b>11.15% to 19.15%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	<b>13.15% to 21.15%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	<b>3.99%</b> for 12 months from when you open your account.
APR for Balance Transfers	<b>11.15% to 19.15%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	<b>13.15% to 21.15%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	<b>1.99%</b> for 12 months from when you open your account. Balance transfers from another Prospera card do not qualify.
APR for Cash Advances	<b>11.15% to 19.15%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	<b>13.15% to 21.15%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	<b>3.99%</b> for 12 months from when you open your account.
Penalty APR and When it Applies	Prospera Credit Union does not increase your interest rate if you pay late. We assess a late fee after the payment is ten (10) days past due.		
How to Avoid Paying Interest on Purchases	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.		
Minimum Interest Charge	There is no minimum.		
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		
Fees			
Annual Fee	None		
Transaction Fees	<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>		
	<p><b>None</b></p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of cash advanced, whichever is greater (Maximum fee: <b>\$100</b>)</p> <p><b>1%</b> of each transaction in U.S. Dollars</p>		
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>		
	<p><b>\$25</b></p> <p><b>None</b></p> <p><b>\$25</b></p>		
Other Fees	<ul style="list-style-type: none"> <li>• Card Replacement</li> <li>• Additional Cards</li> <li>• Design Your Own Card</li> <li>• Temporary Credit Limit Increase</li> </ul>		
	<p>Up to <b>\$10</b> for the first instance; up to <b>\$30</b> for each thereafter</p> <p>Up to <b>\$5/card</b></p> <p>Up to <b>\$10</b></p> <p>Up to <b>\$10</b></p>		

**How we will calculate your balance:** We use a method called “average daily balance” (including new purchases).

The information about the current APR and costs of the VISA credit card described in this disclosure was accurate as of February 1, 2019 and is subject to change after that date. To find out what may have changed, go to [www.myprospera.com](http://www.myprospera.com), call us at 920-882-4800 or write us at Prospera Credit Union, 4830 N. Ballard Rd., Appleton, WI 54913

