

**SECNY Federal Credit Union**

4727 West Seneca Turnpike  
Syracuse, NY 13215  
(315) 469-5599  
www.secny.org

**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 January 2, 2025. You can call us collect at the phone number above or contact us at 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](https://www.dfs.ny.gov/consumers/credit_debt) or (800) 342-3736.

**INTEREST RATES and INTEREST CHARGES:**

|   | <b>VISA PLATINUM</b>  | <b>MASTERCARD PLATINUM</b>   | <b>MASTERCARD WORLD</b>   |
|---|---|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>0.00%</b> Introductory APR for 12 billing cycles from date of account opening. After that, your Standard APR will be<br><u>10.50%,</u><br><u>12.50%, or</u><br><u>14.50%</u><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.  | <b>0.00%</b> Introductory APR for 12 billing cycles from date of account opening. After that, your Standard APR will be<br><u>10.50%,</u><br><u>12.50%, or</u><br><u>14.50%</u><br>depending on your credit history. This APR will vary with the market based on the Prime Rate. | <b>0.00%</b> Introductory APR for 12 billing cycles from date of account opening. After that, your Standard APR will be<br><u>8.50%,</u><br><u>10.50%, or</u><br><u>12.50%</u><br>depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| <b>APR for Cash Advances</b>  | <u>10.50 %, 12.50 %, or</u><br><u>14.50 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.   | <u>10.50 %, 12.50 %, or</u><br><u>14.50 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.  | <u>8.50 %, 10.50 %, or</u><br><u>12.50 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Balance Transfers</b>  | <b>0.00%</b> Introductory APR* for 12 billing cycles from date of account opening. After that, your Standard APR will be<br><u>10.50 %, 12.50 %, or</u><br><u>14.50 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.   | <b>0.00%</b> Introductory APR* for 12 billing cycles from date of account opening. After that, your Standard APR will be<br><u>10.50 %, 12.50 %, or</u><br><u>14.50 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.          | <b>0.00%</b> Introductory APR* for 12 billing cycles from date of account opening. After that, your Standard APR will be<br><u>8.50 %, 10.50 %, or</u><br><u>12.50 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.          |
| <b>Penalty APR and When it Applies</b>                                    | None  |  |   |
| <b>Paying Interest</b>  | Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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 date the cash advance or balance transfer is posted to your account. |  |   |
| <b>Minimum Interest Charge</b>  | None  |  |   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>  |  |   |

**SEE NEXT PAGE for more important information about this account**

| FEES:  |  |
|--|--|
| <b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"><li>• Annual Fee:</li><li>• Application Fee:</li></ul>              | None<br>None   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Balance Transfer:</li><li>• Cash Advance:</li><li>• Foreign Transaction:</li></ul> | <b>2%</b> of the amount of each transfer or <b>\$5.00</b> , whichever is greater.<br><b>2%</b> of the amount of each cash advance or <b>\$5.00</b> , whichever is greater.<br><i>For Visa Platinum and Mastercard Platinum: 1% of each transaction in U.S. dollars if the transaction involves a currency conversion</i><br><b>0.80%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion |
| <b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment:</li><li>• Over-the-Credit Limit:</li><li>• Returned Payment:</li></ul>   | Up to <b>\$25.00</b> if your payment is late.<br>None<br>Up to <b>\$27.00</b> if your payment is returned for any reason.  |

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

**\*Balance Transfer Introductory Rate:** Any existing balances on SECNY Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.