

## Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	Visa Platinum with No Rewards Benefits: <b>10.75% to 17.90%</b> , based on your credit worthiness; the APR will vary with the market based on the Prime Rate.  Visa Rewards Benefits: <b>14.25% to 17.90%</b> , based on your credit worthiness; the APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	Visa Platinum with No Rewards Benefits: <b>10.75% to 17.90%</b> , based on your credit worthiness; the APR will vary with the market based on the Prime Rate.  Visa Rewards Benefits: <b>14.525% to 17.90%</b> , based on your credit worthiness; the APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Cash Advances</b>	Visa Platinum with No Rewards Benefits: <b>12.00% to 17.90%</b> , based on your credit worthiness; the APR will vary with the market based on the Prime Rate.  Visa Rewards Benefits: <b>16.25% to 17.90%</b> , based on your credit worthiness; the APR will vary with the market based on the Prime Rate.
<b>Penalty Pricing and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is <b>at least 25 days</b> after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.00</b>
<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="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>

## Fees

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>\$10.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater. <b>1.00%</b> of each foreign transaction in U.S. dollars.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Over-the-Credit Limit</li> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<b>None</b> <b>up to \$15.00</b> <b>up to \$30.00</b>

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

The information about the costs of the cards described above are current as of September 31, 2020. This information may have changed since that time. For the most current information, please visit [www.ksfcu.org](http://www.ksfcu.org), call us at (661) 833-7900 / (800) 221-3311(outside of Bakersfield), stop by any of our convenient branch locations, or write to us at Kern Schools Federal Credit Union, Attn: Visa Department, P.O. Box 9506, Bakersfield, CA 93389-9506.