Reliant Community Federal Credit Union
Visa Signature Credit Card
as of August 1, 2026

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	15.75%, 16.75%, 18.00%, 18.00%, or 18.00% Variable APR is determined by an Index plus a Margin. The Index is the highest Prime Rate published in The Wall Street Journal on the last business day of the month preceding the current calendar quarter. The Margin is 9.00%, 10.00%, 12.00%, 14.00% or 16.00% depending on a six-month review of your credit history. Your variable rate will not exceed 18.00% APR. 0.00% new account introductory rate for 12 months after account is open for all purchases.
APR for Balance Transfers	15.75%, 16.75% 18.00%, 18.00%, or 18.00% Variable APR is determined by an Index plus a Margin. The Index is the highest Prime Rate published in The Wall Street Journal on the last business day of the month preceding the current calendar quarter. The Margin is 9.00%, 10.00%, 12.00%, 14.00% or 16.00% depending on a six-month review of your credit history. Your variable rate will not exceed 18.00% APR. 0.00% new account introductory rate for 12 months after account is open for all balance transfers.
APR for Cash Advances	15.75%, 16.75%, 18.00%, 18.00%, or 18.00% Variable APR is determined by an Index plus a Margin. The Index is the highest Prime Rate published in The Wall Street Journal on the last business day of the month preceding the current calendar quarter. The Margin is 9.00%, 10.00%, 12.00%, 14.00% or 16.00% depending on a six-month review of your credit history. Your variable rate will not exceed 18.00% APR. Convenience checks are considered cash advances.
How to Avoid Paying Interest on Purchases:	If you pay the total new balance for purchases by the payment due date on your last statement, or if you did not have a purchase balance on your last statement. Your due date is at least 25 days after the close of each billing cycle. We will begin charging interest on cash advances, convenience checks, and balance transfers on the transaction date.
Minimum Finance Charge	$0
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	$0
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	 3% (minimum $5) 3% (minimum $5) $0
Penalty Fees Late Payment Returned Check Over-the-Limit	 $30 $20 per check $0
Other Fees Rushed Card	 $30

How We Will Calculate Your Balance: The finance charge is calculated on the average daily balance including new transactions.

Billing Rights: See account opening disclosures and Visa Signature Plan Agreement for details.

Loss of Introductory APR: We may end your introductory APR for purchases and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Military Lending Act Disclosures
Federal law provides protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).
Please call us at (800)724-9282 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.