

IMPORTANT VISA® CREDIT CARD DISCLOSURES

The information appearing on this Disclosure is accurate as of **July 20, 2023**. This information may have changed after that date. To find out what may have changed, visit hiway.org, call us at 651.291.1515 or 800.899.5626 or write us at Hiway Credit Union®, 111 Empire Drive, St. Paul, MN 55103.

Interest Rates and Interest Charges	Hiway Visa Platinum®	Hiway Visa® Rewards	Hiway Visa Signature® Cash Rewards
Annual Percentage Rate (APR) for Purchases	1.99% Introductory APR for 12 months. After that, your Standard APR will be 12.45 %, 13.15 %, 15.15%, 18.00%, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99% Introductory APR for 12 months. After that, your Standard APR will be 13.65 %, 14.65 %, 16.74 %, 18.00%, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99% Introductory APR for 12 months. After that, your Standard APR will be 14.71 %, 15.71 %, 17.74 %, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.45 %, 13.15 %, 15.15%, 18.00%, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	13.65 %, 14.65 %, 16.74 %, 18.00 %, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	14.71 %, 15.71%, 17.74%, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	1.99 % Introductory APR for 12 months. After that, your Standard APR will be 12.45%, 13.15 %, 15.15%, 18.00%, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99 % Introductory APR for 12 months. After that, your Standard APR will be 13.65 %, 14.65 %, 16.74%, 18.00%, or 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99 % Introductory APR for 12 months. After that, your Standard APR will be 14.71 %, 15.71%, 17.74%, or 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	Pay full amount of the New Balance of Purchases within 25 days of your statement closing date. We will not charge you interest on purchases if you pay your entire new purchase 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.		
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	None		
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 2 % of the amount of each cash advance or \$10.00 , whichever is greater <i>Hiway Visa Platinum® & Hiway Visa® Rewards:</i> 1 % of U.S. dollar transaction amount <i>Hiway Visa Signature® Cash Rewards:</i> None		
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$29.00 if minimum payment is not received by the payment due date. None Up to \$29.00 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).

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Document Copy: \$5.00 max/item