

MASTER CREDIT CARD DISCLOSURES									
	ANNUAL PERCENTAGE RATE (APR) for Purchases	Other ANNUAL PERCENTAGE RATE (APR)	Variable Rate Information	Grace Period for repayment of the balance for purchases	Method of Computing the balance for purchases	Annual Fees	Minimum Finance Charge	Transaction Fee for Purchases	Transaction Fee for Cash Advances
Visa Gold Plus	14.9%	14.9%	N/A	25	Average Daily Balance	None	\$0.00	1% **	1% **
Visa Gold	9.9% - 16.9%*	9.9 - 16.9%*	N/A	25	Average Daily Balance	None	\$0.00	1% **	1% **
Classic Visa	9.9% - 16.9%*	9.9 - 16.9%*	N/A	25	Average Daily Balance	None	\$0.00	1% **	1% **
Basic Visa	16.90%	16.90%	N/A	25	Average Daily Balance	\$120***	\$0.00	1% **	1% **

* The Annual Percentage Rate is determined by your credit score (FICO score) at the time of application.

Members with FICO scores of 730 or greater will receive a **9.9% APR**.

Members with FICO scores between 620 and 729 will receive a **12.9% APR**.

Members with FICO scores of less than 620 will receive a **16.9% APR**.

Members with no FICO score will receive a **12.9% APR**.

The Illinois Community Credit Union will obtain a FICO score for each member in May of each year. Effective the first cycle date after June 30 of each year the **ANNUAL PERCENTAGE RATE** on the Classic Visa and Visa Gold will change based on the FICO score.

** Illinois Community Credit Union waives transactions fees for purchases and cash advances on domestic transactions.

Other Fees

\$0.00 Over limit fee per occurrence

\$25.00 Late fee if payment five days or more past due

\$10.00 Card replacement

\$50.00 Card recovery

*** \$10.00 Monthly Service Charge for our Basic Visa Program

