



Interest Rates and Interest Charges			
	Classic Mastercard	Rewards Mastercard	Rewards Elite Mastercard
Annual Percentage Rate (APR) for Purchases	10.90-16.00%*	9.99-15.99%*	8.49-14.49%*
	*Based on your creditworthiness at account opening. This APR will vary with the market based on the Prime Rate.		
APR for Balance Transfers	10.90-16.00%*	2.90% Promotional APR for 18 months from the post date of the transfer. Must post by 3/31/2022 to qualify for promotional rate. After that your APR will be 9.99-15.99%*	2.90% Promotional APR for 18 months from the post date of the transfer. Must post by 3/31/2022 to qualify for promotional rate. After that your APR will be 8.49-14.49%*
	*Based on your creditworthiness at account opening. This APR will vary with the market based on the Prime Rate.		
APR for Cash Advances	10.90-16.00%*	9.99-15.99%*	8.49-14.49%*
	*Based on your creditworthiness at account opening. This APR will vary with the market based on the Prime Rate.		
Penalty APR and When it Applies	None	None	None
Paying Interest	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 transaction date.		
Minimum Interest Charge	None	None	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		
Fees			
Annual Fee	\$15	None	\$50
Transaction Fees			
• Balance Transfer	Either 2% of the amount of each transfer or \$5 minimum, whichever is greater.	\$0 Promotional Fee through 3/31/2022. After that, the fee is either 2% of the amount of each transfer or \$5 minimum, whichever is greater.	None
• Cash Advance	Either 4% of the amount of each cash advance or \$10 minimum, whichever is greater.		None
• Convenience Check Cash Advance	Either 3% of the amount of each convenience check cash advance or \$10 minimum, whichever is greater.		
• Foreign Transaction	1% of the amount of each foreign transaction in U.S. Dollars.		None
Penalty Fees			
• Late Payment	Up to \$35	Up to \$35	Up to \$35
• Over-the-Credit Limit	None	None	None
• Returned Payment	Up to \$35	Up to \$35	Up to \$35
Replacement Card Fee	\$10	\$10	\$10
How We Will Calculate Your Balance	We use a method called "Average Daily Balance (including new purchases)". See our Account Agreement for more details.		

Interest Rates and Interest Charges	
	Secured Mastercard
Annual Percentage Rate (APR) for Purchases	17.00%
APR for Balance Transfers	17.00%
APR for Cash Advances	17.00%
Penalty APR and When it Applies	None
Paying Interest	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 transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	\$15
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Convenience Check Cash Advance • Foreign Transaction 	<p>Either 2% of the amount of each transfer or \$5 minimum, whichever is greater.</p> <p>Either 4% of the amount of each cash advance or \$10 minimum, whichever is greater.</p> <p>Either 3% of the amount of each convenience check cash advance or \$10 minimum, whichever is greater.</p> <p>1% of the amount of each foreign transaction in U.S. Dollars.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>Up to \$35</p> <p>None</p> <p>Up to \$35</p>
Replacement Card Fee	\$10
How We Will Calculate Your Balance	We use a method called "Average Daily Balance (including new purchases)". See our Account Agreement for more details.

Note: These disclosures are accurate as of 1/1/2022 and are subject to change thereafter. For more information regarding any changes that may have occurred after this date, call 800-4238-8340, or write us at CFCU, 1030 Craft Rd, Ithaca NY 14850.

New York residents may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at www.dfs.ny.gov for free information on comparative credit card rates, fees, and grace periods.

Federally Insured by NCUA.