

STCU Mastercard® Important Disclosures

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0% introductory APR for 19 billing cycles from the account opening date.* After that, your APR will be 9.99% to 20.99% based on creditworthiness.
APR for Balance Transfers	0% introductory APR for 19 billing cycles from the account opening date when transfers are completed within 90 days of account opening.* After that, 9.99% to 20.99% APR based on creditworthiness, starting with the 20 th billing cycle.
APR for Cash Advances	15.99% to 23.99% based on creditworthiness.
How to Avoid Paying Interest on Purchases & Balance Transfers	Your due date will be a minimum of 23 days after the close of each billing cycle. We will not charge you interest on new purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and overdraft advances on the transaction date.
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	None
Transaction Fees: <ul style="list-style-type: none"> • Foreign Transaction • Balance Transfer • Cash Advance 	2% of the U.S. dollar amount of the foreign transaction. Either \$5 or 3% of each balance transfer for introductory pricing transfers, none thereafter. Either \$5 or 3% of each cash advance, whichever is greater.
Penalty Fees: <ul style="list-style-type: none"> • Late Payment • Returned Payment • Returned Item 	Up to \$25 . Up to \$25 . Up to \$25 .

***Note:** Introductory rate availability based on creditworthiness. Not all applicants will qualify for these rates.

How STCU will calculate your balance: STCU uses a method called “average daily balance” (including new purchases).

Balance transfers from existing STCU loans or credit cards are not permitted.

Rates, fees, and charges shown are effective

STCU may offer other rates for these accounts from time to time. For the most current rates available, please call (509) 326-1954 or toll-free at (800) 858-3750.