

## Northwest Federal Credit Union Credit Card Application Disclosure

	FirstCard Visa® Platinum	Visa® Platinum	NOW REWARDS Visa®
<b>Interest Rates and Interest Charges</b>			
Annual Percentage Rate (APR) for Purchases	<b>15.90%</b>	<b>14.49% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	<b>15.49% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>15.90%</b>	<b>14.49% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>15.49% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>15.90%</b>	<b>14.49% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	<b>15.49% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
Penalty APR	None	None	None
Minimum Interest Charge	None	None	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month		
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		
<b>Fees</b>			
Annual Fee	<b>None</b>	<b>None</b>	<b>None</b>
Transactions Fees <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<b>3.00%</b> of transaction amount <b>None</b> <b>None</b>	<b>3.00%</b> of transaction amount <b>None</b> <b>None</b>	<b>3.00%</b> of transaction amount <b>None</b> <b>None</b>
Penalty Fees <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> <li>Over-the-Credit Limit</li> </ul>	Up to <b>\$35</b> Up to <b>\$35</b> <b>None</b>	Up to <b>\$35</b> Up to <b>\$35</b> <b>None</b>	Up to <b>\$35</b> Up to <b>\$35</b> <b>None</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance” (including new purchases.)

**Variable Rate Information:** For Platinum (excluding FirstCard) and NOW Rewards cards, your APR is subject to change monthly based on the U.S. Prime Rate published in the Wall Street Journal on the last business day of the prior month. Your APR is determined by adding a Margin to the U.S. Prime Rate. The Margin is a percentage amount that we determine based on an evaluation of your credit history and ranges from 5.99% to 16.50% depending on product type.

The information on this disclosure is current as of August 1, 2023 and is subject to change. To determine if any changes have occurred since this date call 844-709-8900.