Wings Credit Union

Visa® Platinum and Visa Signature® Disclosure Information

Interest Rates & Interest Charges		
	Visa Platinum	**Visa Signature**
Annual Percentage Rate (APR) for Purchases	**13.40% to 18.00%** based on creditworthiness. This APR will vary with the market based on the Prime Rate.	**18.00%** based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**13.40% to 18.00%** based on creditworthiness. This APR will vary with the market based on the Prime Rate.	**18.00%** based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**13.40% to 18.00%** This APR will vary with the market based on the Prime Rate.	**18.00%** This APR will vary with the market based on the Prime Rate.
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 interest on purchases if you pay your entire balance by the due date each month.	
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 **consumerfinance.gov/learnmore**.	

Transaction Fees		Penalty Fees	
Balance Transfer	Either **$10** or **3%** of the amount of each balance transfer, whichever is greater.	**Late Payment**	Up to **$27**
Cash Advance	Either **$10** or **3%** of the amount of each cash advance, whichever is greater.	**Returned Payment**	Up to **$27**

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Wings Credit Card Agreement and Truth-In-Lending Disclosure.

Rates are effective as of 9/1/2024 and are subject to change.

Call **(800) 692-2274** for current rate information.

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