



## REWARD PLATINUM MASTERCARD CREDIT CARD RATES, FEES, and COST INFORMATION

The following disclosure represents important details concerning our credit card product. The information about costs of the card are accurate as of February 1, 2020. You can write us at WestStar Credit Union, PO Box 94138, Las Vegas, NV 89193-4138 or call (800) 729-9328 to inquire if any changes occurred since the effective date.

INTEREST RATES & INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for six months.* After that, your rate was determined when you opened your account, based on your credit worthiness, and varies with the market based on the Prime Rate <b>between 9.24% and 18.00%</b>
<b>APR for Balance Transfers</b>	<b>9.24% to 18.00%</b> when you opened your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>9.24% to 18.00%</b> when you opened your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Finance Charge</b>	If you are charged interest, the charge will be no less than \$0.50
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>Annual Fee</li> <li>Participation Fee</li> </ul>	NONE NONE
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer Fee</li> <li>Cash Advance Fee</li> <li>Foreign Transaction Fee</li> </ul>	NONE NONE 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment Fee</li> <li>Returned Payment Fee</li> </ul>	Up to \$30.00 Up to \$35.00

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

**Loss of Introductory APR:** We may end your introductory APR if you make a late payment, in which case, your introductory rate will revert to your normal rate.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Minimum Interest Charge:** The minimum interest charge will be charged on any dollar amount.



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### OTHER FEES & DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$11.00
Document Copy Fee	\$11.00
Rush Fee	\$33.00
Emergency Card Replacement Fee	\$50.00
PIN Replacement Fee	\$11.00
Card Replacement Fee	\$11.00

\*The introductory rate of 0.00% APR is valid for new purchases made within 6 months of opening your FlexRewards Platinum Credit Card and is applied to those purchases through the sixth (6th) statement cycle following the purchase. At that time, any remaining balance on purchases made during the introductory period, and any purchases made after the introductory period, will receive the APR in effect at that time. Introductory rate does not apply to cash or balance transfers.

To qualify, you must be a cardholder currently in good standing — you must have demonstrated responsible use of your card and must not have had delinquent payments within a specified period. If at any time during the introductory period, a minimum payment is late or not received, your rate on any and all transactions will revert to the rate that was determined when you opened your account, based on your credit worthiness, and varies with the market based on the Prime Rate. Ask for further details.

New applicants are subject to terms, conditions and credit approval. You must be at least 18 years of age to apply and show ability to pay, or apply with a co-signer who is at least 21 years of age and can show ability to pay. Rates, fees and terms are subject to change at any time.