



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 March 1, 2015. 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	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	9.90%
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.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50
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 http://www.consumerfinance.gov/learnmore .

FEES	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> Annual Fee Participation Fee 	NONE NONE
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	NONE NONE 1.00% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	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)."

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

OTHER 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



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INTEREST RATES & INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	8.90% to 9.90% When you open your account, based on your credit-worthiness
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.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50
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 http://www.consumerfinance.gov/learnmore .

FEES	
Set-up and Maintenance Fees <ul style="list-style-type: none"> Annual Fee Participation Fee 	NONE NONE
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	NONE NONE 1.00% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	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)."

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

OTHER 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



GOLD REWARDS MASTERCARD CREDIT CARD RATES, FEES, and COST INFORMATION

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INTEREST RATES & INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	9.90%
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.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50
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 http://www.consumerfinance.gov/learnmore .

FEES	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> Annual Fee Participation Fee 	NONE NONE
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	NONE NONE 1.00% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	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)."

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

OTHER 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



GOLD MASTERCARD CREDIT CARD RATES, FEES, and COST INFORMATION

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INTEREST RATES & INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	9.90%
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.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50
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 http://www.consumerfinance.gov/learnmore .

FEES	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee • Participation Fee 	NONE NONE
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee 	NONE NONE 1.00% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	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)."

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

OTHER 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



CLASSIC MASTERCARD CREDIT CARD RATES, FEES, and COST INFORMATION

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INTEREST RATES & INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	15.90%
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.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50
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 http://www.consumerfinance.gov/learnmore .

FEES	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> Annual Fee Participation Fee 	\$20.00/year NONE
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	NONE NONE 1.00% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	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)."

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

OTHER 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



2nd CHANCE 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 March 1, 2015. 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	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	18.00%
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.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.50
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 http://www.consumerfinance.gov/learnmore .

FEES	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> Annual Fee Participation Fee 	NONE \$5.00/month
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	NONE NONE 1.00% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	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)."

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

OTHER 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