

**Tonawanda Valley Federal Credit Union
Consumer Credit Card Account Opening Disclosure**

(As of 4/26/2020)

TVFCU VISA Credit Card	Minimum Line Amount	Purchase APR	Cash Advance		Balance Transfer		Rewards	Payment Grace Period
			APR	Fee	APR	Fee		
Visa Signature w Rewards	\$5,000 or more	6.00%	6.00%	\$0	6.00%	\$0	2pts per every \$1 spent	25 days
Visa Platinum w Rewards	\$500 or more	13.80%	13.80%	\$0	13.80%	\$0	1 pt per every \$1 spent	25 days
Visa Platinum	\$1,000 or less	18.00%	18.00%	\$0	18.00%	\$0	Does not earn rewards	25 days

Please note, the following applies to all three TVFCU VISA Credit Cards

- Annual Fee** \$0.00 , All TVFCU Visa Credit Cards do not charge annual fees.
- Paying Interest** Your due date is at least 25 days after the close of each billing cycle.
We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month.
We will begin charging interest on cash advances on the transaction date.
- Minimum Interest Charge** If you are charged interest, the charge will be no less than \$.50.
- Credit Card Tips from CFPB** The Consumer Financial Protection Bureau offers factors to consider when applying for or using a credit card.
To learn more, please visit the CFPB website at <http://www.consumerfinance.gov/learnmore>.