



Auburn University Credit Union
 P.O. Box 1610
 Auburn, AL 36831-1610
 Phone: 334-844-4120
 Fax: 334-844-4162
 www.myaucu.org

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at 1-800-991-4964 or PO Box 1610, Auburn, AL 36830 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	MasterCard	Secured MasterCard
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	_____ % to _____ % depending on your credit history	_____ % to _____ % depending on your credit history
Penalty APR and When it Applies	None	
Paying Interest	We will begin charging interest on the transaction date.	
Minimum Interest Charge	None	
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:	
Fees to Open or Maintain your Account: <ul style="list-style-type: none"> - Annual Fee: - Application Fee: 	None None
Transaction Fees <ul style="list-style-type: none"> - Balance Transfer: - Cash Advance: - Foreign Transaction: 	2% of the amount of each transfer or \$5.00 , whichever is greater 2% of the amount of each cash advance or \$5.00 , whichever is greater None
Penalty Fees <ul style="list-style-type: none"> - Late Payment: - Over-the-Credit Limit: - Returned Payment: 	Up to \$20.00 if your payment is late. None Up to \$18.00 if your payment is returned for any reason.

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