

	Visa Platinum Cash Rewards	Visa Platinum	Visa Platinum Secured
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases and Cash Advances	11.49% to 18.00% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate*.	9.49% to 18.00% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate*.	9.49% to 18.00% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate*.
APR for Balance Transfers	0.00% Introductory APR on new accounts within 10 days of the approval, for the first 6 billing cycles of the Account. After that your APR will be 11.49% to 18.00% . This APR will vary with the market based on the Prime Rate*.	3.99% Introductory APR on new accounts within 10 days of the approval, for the first 6 billing cycles of the Account. After that your APR will be 9.49% to 18.00% . This APR will vary with the market based on the Prime Rate*.	3.99% Introductory APR on new accounts within 10 days of the approval, for the first 6 billing cycles of the Account. After that your APR will be 9.49% to 18.00% . This APR will vary with the market based on the Prime Rate*.
Minimum Interest Charge	None		
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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.		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.consumerfinance.gov/learnmore .		
Fees			
Annual Fee	None		
Transaction Fees	None		
• Balance Transfer Fee	\$1.00		
• ATM Cash Advance Fee	0.80% of each single currency transaction in U.S. dollars		
• Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars.		
Penalty Fees	Up to \$25.00		
• Late Payment Fee	Up to \$25.00		
• Returned Payment Fee	Up to \$25.00		

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

*The Prime Rate used to determine your APR is the highest rate published in the Wall Street Journal as selected by the Credit Union in the calendar month preceding the month in which the APR changes. Your APR for purchases, cash advances and balance transfers can change every January and July of each calendar year and is determined by adding a margin of 5.74% to 11.74% (7.74% to 13.74% for Cash Rewards Platinum Visa) to the Prime Rate.

Cash Rewards Platinum Visa. If your account is a Cash Rewards Platinum Visa Account you will be entitled to Cash Rewards equal to 1.50% of Qualifying Net Purchases during the calendar year. The maximum Cash Rewards that may be earned for any Account per calendar year is unlimited. Cash Rewards will be paid in the form of a credit posted to your primary member savings account with issuer within 60 days after issuer decides to credit such Cash Rewards which will be typically at the beginning of a new calendar year after your year-end credit card statement has been issued. Issuer may modify or terminate the Cash Rewards program at any time in issuer’s sole discretion. For a more detailed description of the Cash Rewards program and a definition of Qualifying Net Purchases see your new credit card agreement and disclosures.

The above information is accurate as of the date in the lower right hand corner and is subject to change. For any change in this information since it was printed contact:

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