







<b>Educator's Rewards Visa Platinum</b>	
<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR on purchases for the first 12 billing cycles of the account.  After that, your APR will be <b>8.99% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate*.
<b>APR for Balance Transfers</b>	<b>3.99%</b> Introductory APR on new accounts within 60 days of the approval, for the first 12 billing cycles of the account.  After that, your APR will be <b>8.99% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate*.
<b>APR for Cash Advances</b>	<b>8.99% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate*.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>Paying Interest</b>	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.
<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>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer Fee	<b>None</b>
• ATM Cash Advance Fee	<b>\$1.00</b>
• Foreign Transaction Fee	<b>0.80%</b> of each single currency transaction in U.S. dollars <b>1.00%</b> of each multiple currency transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment Fee	Up to <b>\$25.00</b>
• Returned Payment Fee	Up to <b>\$25.00</b>

**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, balance transfers and cash advances can change every January and July of each calendar year and is determined by adding a margin of 5.74% to 13.24%.

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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