

Important Information About Our Cards

Effective Date: March 1, 2011

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	9.5%–18.00% Your rate may vary. The APR will not be more than 18.00%. We may increase or decrease the margin applicable to your account based upon changes in your credit history, economic conditions and other risk factors. We will notify you in accordance with applicable law before we apply any margin increase to your account.
How to Avoid Paying Interest on Purchases	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.
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.federalreserve.gov/creditcard .
FEES	
Annual Fee	None for Classic \$10 for Platinum
Transaction Fees – For Purchases – For Cash Advances	None None
Penalty Fees – Late Payment Fee – Returned Check Fee	\$10 for Classic \$25 for Platinum Over 20 days: \$49.99 \$20

How We Will Calculate Your Balance. We will use a method called “average daily balance (including new purchases).”



DGEFCU

★ DC's Credit Union ★

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