

University of Nebraska Federal Credit Union

VISA Credit Card

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	6.65% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	6.65% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	6.65% This APR will vary with the market based on the Prime Rate.
Penalty APR	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	Up to \$20
Returned Payment	Up to \$20

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

How We Calculate Your APR: Variable APRs are based on the 3.25% Prime Rate as of October 1, 2010. We add 3.40% to the Prime Rate to determine the APR for purchases, balance transfers and cash advances.

Effective Date: The information about the costs of the credit card account described above is accurate as of **October 1, 2010**. This information may have changed after that date. To find out what may have changed, call us at 1-800-875-5933.

University of Nebraska Federal Credit Union reserves the right to change terms, rates and fees at its discretion in accordance with the credit card agreement and applicable law.