

**GREATER KENTUCKY CREDIT UNION, INC.
VISA® ACCOUNT OPENING DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90%-23.99% when you open your account based on your creditworthiness
APR for Balance Transfers	9.90%-23.99%
APR for Cash Advances	9.90%-23.99%
Penalty APR and When it Applies	N/A
Minimum Interest Charge	N/A
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
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 www.consumerfinance.gov/learnmore
Fees	
Set-up and Maintenance Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
○ Annual Fee	None
○ Additional Card Fee	None
Transaction Fees	
○ Balance Transfer Fee	None
○ Cash Advance Fee	None
○ Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars
Penalty Fees	
○ Late Payment Fee	Late Fee of \$25.00 assessed ten (10) days after the due date
○ Returned Payment Fee	Up to \$25
Other Fees	
○ Statement Copy Fee	\$2.00
○ Draft Copy Fee	\$2.00
○ Replacement Card Fee	\$7.50 assessed after 2nd request
○ Card Center Phone Payment Fee	\$3

The minimum monthly payment is 3% of your total new balance or the over limit amount, whichever is greater, but not less than \$30.00 plus the amount of any unpaid prior payments due. Payments of \$5,000 or greater may not be part of your available credit for four (4) business days. Your payment is due the 13th of every month.

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions).” See your account agreement under Finance Charge for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. Information contained in this Credit Disclosure accurate as of 04/1/2015 and is subject to change thereafter. To obtain more recent information, please call us at 859-231-9300