



**\*SUPPLEMENT TO SECURED PLATINUM VISA®  
CREDIT CARD CARDHOLDER DISCLOSURE AND  
AGREEMENT**

**Special Note: Introductory Annual Percentage Rate on Balance Transfers** - The interest rate which will apply to balance transfers during the first fifteen (15) months following the opening of your account is a special introductory rate and is not based on the index and margin which are set forth in the WCCU Variable Rate VISA Cardholder Agreement and Disclosure Statement. The special introductory ANNUAL PERCENTAGE RATE is 0.00% which corresponds to a Daily Periodic Rate of 0.000000%. Beginning in the billing cycle which next follows the expiration of the fifteen (15) month introductory rate period, the variable annual percentage rate described in your WCCU Variable Rate VISA Cardholder Agreement and Disclosure Statement will apply to any existing and new transferred balances. The ANNUAL PERCENTAGE RATE which would have applied using the margin and index in effect on April 1, 2024 is 20.40% which corresponds to a Daily Periodic Rate of 0.0558904%.

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases and Balance Transfers</b>	A fixed introductory rate of <b>0.00%</b> will apply through the first fifteen billing cycles of your account. After that, your variable APR will be <b>20.40%</b> (as of 4/1/2024). This APR will vary with the market based on Wall Street Prime & credit worthiness.**
<b>Penalty APR and When It Applies</b>	Up to <b>21.00%</b> . This APR may be applied to your account if you: (1) Fail to make the minimum payment by the payment due date; (2) Provide false information to us; (3) Use the Account for an illegal transaction; (4) Do not pay debts (including other accounts with us) when due; (5) Make a payment that is returned or dishonored, or; (6) Fail to keep a promise under the agreement or we believe you will not keep a promise, including making payments. Introductory APR will be revoked if any of the above occurs. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased due to any default (as described above), the Penalty APR will be effective until six (6) consecutive payments are made on time.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month. You will pay interest on Balance Transfers and Convenience Checks from the transaction date, unless promotional terms apply.
<b>Minimum Interest Charge</b>	There is no minimum interest charge.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the <b>Consumer Financial Protection Bureau</b> at <a href="https://consumerfinance.gov/learnmore">https://consumerfinance.gov/learnmore</a>

FEES	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
Balance Transfer	Either <b>\$10</b> or <b>2.90%</b> of the amount of each transfer, whichever is greater, through the first fifteen (15) billing cycles then none.
Foreign Transaction	<b>1%</b> of the U.S. dollar amount of transactions in a foreign country.
<b>Penalty Fees</b>	
Late Payment	<b>Up to \$35</b>
Returned Payment	<b>Up to \$25</b>
Over limit Fee	<b>None</b>

**Right to Change Terms:** We may change APR's, fees, and other Account terms in the future based on your experience with Westerly Community Credit Union as provided under the Cardholder Agreement and applicable law.

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

**How we Apply Your Payments:** We apply your minimum payment to balances with the lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

**Can We Increase Interest Charges And Fees?** We may increase your interest charges for new transactions and your fees after the first year of the account. We may change any other terms of your account at any time. We will give you notice of any changes as required by law.

**\*\*How Do We Calculate Variable Rates:** Variable rates may change quarterly based upon the movement in the highest prime rate as published in the Wall Street Journal (the "Prime Rate") on March 15th, June 15th, September 15th and December 15th of each year (the "index dates"). We add 11.90% to the Prime Rate on each index date to determine the Purchases/Balance Transfers APR. A change in the APR resulting from a change in the index on any of the above index dates will be effective as of the beginning of your billing period in the May, August, November or February next following that index date. The Prime Rate as of March 15, 2024 was 8.50%.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement.

**How Do We Calculate the Interest Charge:** The Interest Charge for a billing cycle is computed by applying the applicable periodic rate to the "average daily balance" of your Purchases Account (which includes balance transfers). To get the average daily balance, we take the beginning balance of your Purchases Account each day, add any new purchases, or balance transfers, and subtract any payments, credits, unpaid periodic interest charges and other unpaid fees and charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. Finally, we multiply the average daily balance by the daily periodic rate (the APR divided by 365) and the number of days in the billing period.