

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate
(APR) for purchases

Your APR will be **11.99%**.

APR for Cash Advances

13.99%

How to Avoid Paying
Interest on Purchases

Your due date is 25 days after the close of each billing cycle. We will not charge 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 website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>.

FEES

· Annual Fee

None

Transaction Fees

· Foreign Transaction Fees

1% for currency conversion. **0.8%** for non-currency conversion.
\$1.25 ATM cash disbursement fee at surcharge-free ATMs
\$0.50 ATM cash disbursement fee at surcharge ATMs
Please refer to Section 12, Foreign Transactions for more information.

Penalty Fees

· Late Payment

\$25

· Returned Payment

\$25

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

The information about the cost of the card described on this application was printed on October 8, 2010 and was accurate as of that date, but is subject to change after that date.

You should call the credit union at 781-438-3959 or write to: Stoneham Municipal EFCU, 40 Pine Street, Stoneham, MA 02180 for any changes in the information about the cost of the card since the time of printing.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.