



Western New York
FEDERAL CREDIT UNION

1937 Union Road
West Seneca, NY 14224
Phone: 716-771-5000
Fax: 716-675-9644
www.wnyfcu.com

CREDIT CARD SOLICITATION DISCLOSURE

The information provided in this disclosure is accurate and effective as of **May 1, 2024**. The information may have changed after that date. To find out what may have changed please call us at **716-771-5000**. The full terms and conditions of your credit card account will be outlined in the Credit Card Agreement Opening Disclosure and Agreement which will be provided to you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE ("APR") for Purchases	10.20% to 18.00% , based on your creditworthiness when you open your account.
APR for Balance Transfers	7.99%
APR for Cash Advances	10.20% to 18.00% , based on your creditworthiness when you open your account.
Paying Interest	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. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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: http://www.consumerfinance.gov/learnmore

Fees

Transaction Fees ➤ Balance Transfer Fee ➤ Cash Advance Fee ➤ Foreign Transaction Fee	None None 1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars
Penalty Fees ➤ Late Payment Fee ➤ Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (excluding new purchases) (including new balance transfers and cash advances)."

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

California Borrowers: Your Visa Credit Card is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.