

SACRED HEART PARISH FEDERAL CREDIT UNION
 1206 N. TEXANA
 HALLETTSVILLE, TX 77964
 (361) 798-4361

FAIR CREDIT AND CHARGE CARD DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.25%
APR for Balance Transfers	7.25%
APR for Cash Advances	7.25%
Penalty APR and When it Applies	N/A
Paying Interest	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 each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	1.00
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	N/A
Transaction Fees	<ul style="list-style-type: none"> • N/A • N/A • A fee of up to 1% will be charged on all transactions completed outside of the United States where the cardholder's country code differs from the merchant's country code. In addition, a fee of up to 1% will be charged on all transactions completed in a foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. These fees are charged except where excluded.
Penalty Fees	<ul style="list-style-type: none"> • 5% of minimum payment amount, assessed 10 days after payment due date • N/A • \$10.00
Other Fees	N/A
<ul style="list-style-type: none"> • Required Account Protector Plan 	N/A

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchase.) See your account agreement for more details.

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