UMassFive College Federal Credit Union
200 Westgate Center Drive / PO Box 1060
Hadley, MA 01035
(800) 852-5886
www.umassfive.coop

APPLICATION AND SOLICITATION DISCLOSURES

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of November 4, 2026. You can contact us toll free at (800) 852-5886 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	Low Rate VISA Platinum	Rewards VISA Signature
Annual Percentage Rate (APR) for Purchases & Balance Transfers	**13.50%, 14.50%, 15.50%, or 17.50%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**16.50%, 17.50%, or 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**18.00%**	**18.00%**
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. Otherwise, we will charge you interest as of the date the purchase transaction posted to your account, including the amount that accrued during the grace period. We will not charge you interest on cash advances or balance transfers if you pay the cash advance or balance transfer before the start of the next Billing Cycle. Otherwise, we will begin charging interest on the first day of the Billing Cycle following the date that cash advance or balance transfer posts to your account.	
Minimum Interest Charge	None	
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:

	Low Rate VISA Platinum	Rewards VISA Signature
Fees to Open or Maintain your Account		
- Annual Fee:	None	None
- Application Fee:	None	None
Transaction Fees		
- Balance Transfer:	**$10.00** or **3.00%** of the amount of each balance transfer, whichever is greater.	**$10.00** or **3.00%** of the amount of each balance transfer, whichever is greater.
- Cash Advance:	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater.	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater.
- Foreign Transaction:	**1.00%** of each transaction in U.S. dollars if the transaction involves a currency conversion; **0.80%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion.	None
Penalty Fees		
- Late Payment:	Up to **$27.00** or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the initial violation, you will be charged up to **$41.00** or the amount of the required minimum payment, whichever is less.	
- Over-the-Credit Limit:	None	
- Returned Payment:	Up to **$27.00** the first time your payment is returned for any reason within the following 6 billing cycles, you will be charged up to **$41.00** for each returned payment.	

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

Minimum Payment Requirement: $25.00 or 2% of balance plus the full amount of any balance in excess of your credit limit.

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