

**Mid-Atlantic Federal Credit Union
Credit Card Rates and Fees**

Interest Rates and Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	9.75% - 17.75% when you open your account, based on your creditworthiness. After that, this APR will vary with the market based on Prime Rate.
Penalty APR and When It Applies	18.00% This APR may be applied to our account if you make a late payment. How Long will the Penalty APR Apply? If your APRs are increased, the Penalty APR will apply until you make 6 consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Federal Reserve Board	To learn 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	
Transaction Fees <ul style="list-style-type: none"> Foreign Transactions 	1% of each foreign transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	\$15 if the balance is less than \$100; \$20 if the balance is \$100 or more but less than \$250 and up to \$30 if the balance is \$250 or more Up to \$29.50

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