



NASA Federal Visa Platinum – Terms and Conditions		
Interest Rates and Interest Charges		
	Visa Platinum CUREwards Variable Rate	Visa Platinum CashRewards Variable Rate
Annual Percentage Rate (APR)* for Purchases	9.9% to 17.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	13.9% to 17.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	9.9% to 17.99% This APR will vary with the market based on the Prime Rate.	13.9% to 17.99%
APR for Cash Advances	11.9% to 17.99% This APR will vary with the market based on the Prime Rate.	15.9% to 17.99%
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.	
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 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	None	
Maximum Limit Amount	\$30,000	\$30,000
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 - Balance Transfer - Cash Advance - Foreign Transaction	None Either \$5 or 3% of the amount of each transfer, whichever is greater. 1% of transaction amount in U.S. dollars.
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	Up to \$35 (Charged if a payment is received more than five (5) days after the payment due date.) None Up to \$35
Other Fees - Card Replacement	None (Platinum Rewards); Otherwise: \$5

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See Account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions, and how to exercise those rights is provided in your Account Agreement.

***APR may vary based on credit history.** Your APR for cash advances and convenience checks will equal your variable purchase rate plus 2% (not to exceed 18.00%).

COMPLETE YOUR VISA APPLICATION AND RETURN TO:
NASA Federal Credit Union, Attn: Lending Department, P.O. Box 1538, Bowie, MD 20717-1538

Effective 8/3/2010