Arizona Financial
CREDIT UNION

P.O. Box 60070 | Phoenix, AZ 85082-0070 | 602-683-1000 | 1-800-523-4603

BUSINESS CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of November 1, 2026 . You can contact us toll free at the number or address listed above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	**11.49 % - 17.99 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. You can avoid Interest Charges on purchases by paying the full amount of the entire balance for purchases each month by the date on which the payment is due. Otherwise, the new balance for purchases, and subsequent advances from the date they are posted to the Account, will be subject to an Interest Charge. You cannot avoid Interest Charges on cash advances; even if you pay the entire cash advance balance by the payment due date, you will incur the Interest Charges accrued from the transaction date of the cash advance.
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:
See Rate and Fee Schedule

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

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