Arizona Financial
CREDIT UNION

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

IMPORTANT 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:			
	VISA PLATINUM:	**SECURED VISA:**	**VISA SIGNATURE REWARDS:**
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.	**13.24 %** This APR will vary with the market based on the Prime Rate	**17.99 %** This APR is a fixed rate.
Penalty APR and When it Applies	**17.99%** This APR may be applied to your account if you: 1. Make a payment that is late 60 days or more; 2. Go over your credit limit; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us. **How Long Will the Penalty APR Apply?** If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.		None
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	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:	
Fees to Open or Maintain your Account	
• Account Set Up Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	Visa Platinum and Secured Visa: **3**% of each transaction in U.S. dollars Visa Signature Rewards: None
Penalty Fees	
• Late Payment:	The late charge for payments received after the due date is equivalent to the minimum required payment amount up to a maximum of **$25.00**.
• Over-the-Credit Limit:	None
• Returned Payment:	If your payment is returned for any reason, we will charge you the minimum required payment amount or **$25.00**, whichever is less.

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

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