Visa Credit Card Application Disclosures

CYPRUS CREDIT UNION
P.O. Box 9002
West Jordan, UT 84084
TF: 800-929-7787
www.CyprusCU.com

INTEREST RATES AND INTEREST CHARGES		
	Low-Rate Visa	**Visa Share Secured**
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**0.00%** Introductory APR* for 6 billing cycles. After that, your APR will be: **10.74% - 18.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**0.00%** Introductory APR* for 6 billing cycles. After that, your APR will be: **10.74%** This APR will vary with the market based on the Prime Rate.
	Rewards Visa **13.24% - 18.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	
	Cash Back Visa **16.24% - 18.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	
Annual Percentage Rate (APR) for Cash Advances	**17.99%**	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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		
Annual Fee	None	
Transaction Fees • Cash Advance Fee • Balance Transfer Fee	 **None** **None**	
Penalty Fees • Late Payment Fee	 Up to **$29**	

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). See your account agreement for further details. The above rates and fees are effective as of 10/01/2026.

***Introductory Promotional Rate only applies to the Low-Rate Visa and the Visa Share Secured. The 0% promotion does not apply to those members with an existing Visa.**

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