

**Cedar Point Federal Credit Union**  
**Mastercard**  
**No Annual Fee • No Penalty Rate**

**Rate information is accurate as of 03.01.17**

*All rates are subject to change and will vary with the market based on the prime rate.*  
Rate information is as accurate as possible, however, please contact the credit union to verify current rates or if you would like a disclosure mailed to you.

<b>Annual Percentage Rate (APR) for purchase</b>		<b>APR for Cash Advances and Balance Transfers</b>	
Platinum	7.00%	Platinum	7.00%
Gold	8.00%	Gold	8.00%
Classic	9.90%	Classic	9.90%
Credit Builder	13.38% - 14.38%*	Credit Builder	13.38% - 14.38%*
*When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the prime rate		*When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the prime rate	
<b>How to Avoid Paying Interest on Purchases</b>			
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.			
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>			
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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>			
Annual Fee	Transaction Fees		Penalty Fees
None	Balance transfer	None	Late payment \$15.00
	Cash Advance	None	Over-the-credit limit None
	Foreign Transaction	1% of each transaction in US dollars	Returned payment \$20.00