Arrowhead Visa® Credit Card and Visa® Classic Secured Credit Card

Arrowhead credit union

Important Disclosure Information

Effective: October 1, 2026

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases [1] **APR for Balance Transfers** [1] **APR for Cash Advances** [1]	**Arrowhead Visa 13.74% to 17.50%** when you open your account, based on your creditworthiness. After that, your APR will be a variable rate that varies with the market based on the Prime Rate[1]. **Visa Classic Secured 17.50%** This APR is a variable rate that varies with the market based on the Prime Rate[1]
Penalty APR [2] **and When it Applies**	**Arrowhead Visa 18.00%** when you open your account, based on your creditworthiness. After that, your APR will be a variable rate that varies with the market based on the Prime Rate[2]. **Visa Classic Secured 18.00%** This APR is a variable rate that varies with the market based on the Prime Rate[2]. This APR may be applied to your account if you: 1) Make a late payment that is sixty (60) days past due; or 2) Make a payment that is returned causing your account to be past due. **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases, balance transfers and cash advances if you pay your entire balance by the due date each month.
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 • Balance Transfer • Cash Advance • Foreign Transaction	 **None** **None** **1%** of each transaction in U.S. Dollars (transactions made in foreign currency) **0.8%** of each transaction in U.S. Dollars (transactions made in foreign currency, billed in U.S. Dollars)
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	 Up to **$8** **None** **None**

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Visa Credit Card Agreement.

1. The Prime Rate (Index) used to determine the APR is **7.00%**. We will add a Margin based on your credit score to determine your APR and corresponding Daily Periodic Rate.
2. The Prime Rate (Index) used to determine the Penalty APR is **7.00%**. We will add a Margin based on your credit score to determine your Penalty APR and corresponding Daily Periodic Rate.