



**Nutmeg State Financial Credit Union**  
P.O. Box 66  
521 Cromwell Ave.  
Rocky Hill, CT 06067  
(860) 513-5000

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of **April 1, 2018**. You can contact us toll free at (860) 513-5000 or P.O. Box 66, 521 Cromwell Ave, Rocky Hill, CT 06067 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>		
	<b>REWARDS CREDIT CARD</b>	<b>SECURED CREDIT CARD</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b><u>9.95 % - 17.95 %</u></b> depending on your creditworthiness.	<b><u>9.95 % - 17.95 %</u></b> depending on your creditworthiness.
<b>Paying Interest</b>	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
<b>Minimum Interest Charge</b>	None	
<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">http://www.consumerfinance.gov/learnmore</a>	

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee:	None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance: - Foreign Transaction:	None None <b>2%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion
<b>Penalty Fees</b> - Late Payment: - Over-the-Credit Limit: - Returned Payment:	<b>\$25.00</b> or your minimum payment required, whichever is less if your payment is 5 or more days late. <b>\$25.00</b> or the amount exceeding credit limit, whichever is less, if balance is \$1.00 or more over the credit limit. <b>\$35.00</b> or your minimum payment required, whichever is less.

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