



Day Air Credit Union
P.O. Box 292980
Kettering, OH 45429

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 _____. You can contact us toll free at 888-329-2472 or P.O. Box 292980 Kettering, OH 45429 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	Low Rate Visa Platinum	Visa Platinum Rewards
Annual Percentage Rate (APR) for Purchases & Balance Transfers	_____ % to _____ %. depending on your credit history. This APR will vary with the market based on the Prime Rate*.	_____ % to _____ %. depending on your credit history. This APR will vary with the market based on the Prime Rate*.
APR for Cash Advances	_____ % to _____ %. depending on your credit history. This APR will vary with the market based on the Prime Rate*.	_____ % to _____ %. depending on your credit history. This APR will vary with the market based on the Prime Rate*.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases and balance transfers if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.	
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	
- Annual Fee:	None
- Application Fee:	None
Transaction Fees	
- Balance Transfer:	None
- Cash Advance:	\$5.00 minimum or 3% of the amount of each cash advance done at a cash advance terminal or ATM
- Foreign Transaction:	_____% of each transaction in U.S. dollars if the transaction involves a currency conversion
Penalty Fees	
- Late Payment:	Up to \$_____ if your payment is late 10 days or more
- Over-the-Credit Limit:	None
- Returned Payment:	Up to \$_____ if your payment is returned for any reason

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