

Coconino Federal Credit Union  
Credit Card Account Agreement

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers and Cash Advances	<b>12.15%</b>  This APR will vary with the market based on the Prime Rate
Paying Interest	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. We will begin charging you interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
Annual Fee	None
Transaction Fees	
Balance Transfers	None
Cash Advances	None
Foreign Transactions	None
Penalty Fees	
Late Payment	\$10.00
Over-the-Credit-Limit	None
Returned Payment	\$20.00
Other Fees	None

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See your account agreement for details.

**Billing Rights:** Information on your rights to dispute transaction and how to exercise those rights is provided in your account agreement.