1: 0% introductory APR available to new accounts only. 2: We add 5.00% to 14.24% to the Prime Rate to determine the Purchase and Balance Transfer Rates. As of 10/31/19, the Prime Rate was 4.75%. Your Visa® account will be governed by the terms of the ESL Federal Credit Union Card Member Agreement that will be sent to you with your card(s). The terms of your account are subject to change as provided in your Cardmember Agreement. ESL is a registered service mark of ESL Federal Credit Union. Federally insured by the NCUA.
Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases
0.00% Introductory APR for 12 billing cycles following the account open date. After that, between 9.75% - 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers
0.00% Introductory APR for 12 billing cycles following the account open date. After that, between 9.75% - 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances
17.90%

Penalty APR and When it Applies
18.00%
This APR may be applied to your account if:
1. Your minimum monthly payment is not made for two consecutive billing cycles.

How long will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will be applied until the billing cycle after your past-due status is corrected.

Paying Interest
Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

Minimum Interest Charge
If you are charged interest, the charge will be no less than $.50.

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 consumerfinance.gov/learnmore.

Fees
Annual Fee
None

Transaction Fees
• International Service Assessment 1% of transaction amount

Penalty Fees
• Late Payment
• Returned Payment
Up to $25.00
Up to $25.00

Other Fees
None

Your APR will not exceed the maximum allowed by applicable law, which is currently 18.00%.

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

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if your minimum monthly payment is not made for two consecutive billing cycles.

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