This document appears to be a credit card agreement. It outlines the terms and conditions for using a Visa credit card, including details on minimum payments, finance charges, and the annual percentage rate (APR). The agreement also discusses how interest is calculated, late fees, and the consequences of default. It is a standard credit card disclosure that must be presented to cardholders. The text is dense and contains legal language typical of such agreements.
My Statement will show me all transactions made by merchant, electronic terminal, or financial institution at which transactions were made but sales, cash advances, credit, or other slips cannot be returned with the Statement. You reserve the right to cancel or stop payment on any amount I think is wrong. To stop the payment, I must write you within ten (10) days telling that I refuse to pay, you must make everyone that you report to that I have questioned your Statement and you must tell me the name of anyone you report to. Further, you must notify me that you report to accuracy of this matter.

If you do not follow these rules, you cannot collect the first $50 of the questioned amount, even if my Statement was correct.

SPECIAL RULES FOR CARD PURCHASES

If you have a problem with the purchase of goods or services purchased with my Credit Card, and I have tried in good faith to correct the problem with the merchant, you may have the right to not pay the remaining amount due on that property or service provided (a) I made the purchase in my home state or within 100 miles of my current mailing address, and (b) the purchase was for more than $50.

These limitations do not apply if you own or operate the merchant, or if you mailed the advertisement for the property or services.

SEVERABILITY

If any provisions of this Agreement is found to be unlawful or unenforceable, that provision shall be deleted from this Agreement and the remaining provisions shall remain in full force and effect.

Effective January 2019

220 Donald Lynch Blvd • PO Box 9130
Marlborough, MA 01752-9130
508.263.6700 • 800.328.8797
dcu.org • dcu@dcu.org
TTY: 800.395.5146 (For Hearing Impaired Only)
### Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances

<table>
<thead>
<tr>
<th>Card Type</th>
<th>APR Range</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DCU Visa</td>
<td>10.25% to 18.00%</td>
<td>when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on Prime Rate*.</td>
</tr>
<tr>
<td>DCU Rewards Visa</td>
<td>13.00% to 18.00%</td>
<td>when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on Prime Rate*.</td>
</tr>
<tr>
<td>DCU Secured Visa</td>
<td>13.25%</td>
<td>after that, your APR will vary with the market based on Prime Rate*.</td>
</tr>
</tbody>
</table>

### Penalty APR (delinquency) and When It Applies

<table>
<thead>
<tr>
<th>Penalty APR</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.00%</td>
<td>This APR may be applied to your account if you make a late payment.</td>
</tr>
</tbody>
</table>

### How Long Will the Penalty APR Apply?

Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

### How to Avoid Paying Interest on Purchases

Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

### 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](http://www.consumerfinance.gov/learnmore).

### Fees

#### Annual Fee

None

#### Minimum Finance Charge:

- Balance Transfer: None
- Cash Advance: None
- Foreign Currency Transaction: None

#### Penalty Fees:

- Late Payment: Up to $35.00 per occurrence
- Overlimit: None

### How We Will Calculate Your Balance:

We use a method called “average daily balance (including new purchases)”.  

*The Prime Rate used to determine your APR is the Prime Rate as published in the Wall Street Journal at the end of the month immediately preceding the start of each billing cycle.

The above information is current as of October 1st, 2019, and is subject to change after that date. Please contact us at any branch, by emailing us at dcu@dcu.org or by calling 800.328.8797 if you wish to ascertain what changes, if any, have been made to the Credit Union’s Visa credit card program since that date. (See also DCU’s Visa Credit Card Agreement and Federal Truth in Savings Disclosure Statement).