



To date, Christian Community Credit Union has given over \$4.6 million to missions and ministries through the credit card program.

- **Gives to Missions and Ministries**
- **Earns Rewards***
- **No Annual Fee**

Comprehensive Package of Benefits:

- Auto Rental Collision Damage Waiver
- Business Hotel Savings
- Cardholder Inquiry Service
- Consolidated Billing Statement
- Corporate Liability Waiver Program
- Emergency Card/Cash Disbursement
- Lost Luggage Reimbursement
- Lost/Stolen Card Reporting
- Online Statements
- \$500,000 Travel Accident Insurance
- Purchase Security/Extended Protection
- Roadside Dispatch
- Travel & Emergency Assistance Services
- Worldwide Acceptance

***Rewards:** Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five.

Interest Rates and Charges

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the agreement and applicable law.

INTEREST RATES AND FEES UNDER THIS CREDIT CARD ACCOUNT

APR for Purchases	Variable 13.15% APR . Your APR will vary with the market based on the Prime Rate.
APR for Cash Advance	APR: 13.15% Your APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	In order to avoid a finance charge on purchases made since your last statement date, you must pay the total new balance shown on your statement within 25 days of the statement closing date. Cash advances are always subject to a finance charge from the date they are posted to your account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .

FEES

Annual Fee	None
Transaction Fees Cash Advance Foreign Transaction	2% of the amount advanced with a \$5.00 minimum. 1% of transaction amount.
Penalty Fees Late Payment Returned Payment	Up to \$15.00 when minimum monthly payment is not received by 15 days after due date. Up to \$25.00 .
Express Card/PIN Order	\$40.00 for express delivery of card or personal identification number (PIN).

How we 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 transactions and how to exercise those rights is provided in your account agreement.

Information current as of 12/29/18 and is subject to change.