



PO BOX WSECU | Olympia, WA 98507
800.562.0999

IMPORTANT LEGACY CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your Platinum Rewards or Gold Rebate credit card issued prior to Aug. 20, 2018, your Low Rate Visa card issued prior to Oct. 18, 2025, or cards acquired from another institution. The information about costs of the card is accurate as of **Dec. 18, 2025**. You can contact us toll-free at 800.562.0999 or PO Box WSECU, Olympia, WA 98507 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES			
Annual Percentage Rate (APR) for purchases, cash advances, & balance transfers	Platinum Rewards (Cards issued prior to Aug. 20, 2018) 12.25%-15.25% Your rate will depend on your credit history. This APR will vary with the market based on the Prime Rate*.	Gold Rebate (Cards Issued Prior to Aug. 20, 2018) 13.25% This APR will vary with the market based on the Prime Rate*.	Low Rate (Cards Issued Prior to Oct. 18, 2025) 9.75%-21.25% 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 or balance transfers if you pay your entire new purchase or balance transfer 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 Consumer Financial Protection Bureau website.		

FEES	
Fees to open or maintain your account	
- Annual Fee	None
- Application Fee	None
Transaction Fees	
- Balance transfer	None
- Cash advance	2% of the amount advanced up to \$25.00
- Foreign transaction	None
Penalty fees	
- Over the credit limit	None
- Returned payment	\$25.00 or your minimum payment required, whichever is less.
- Late payment	Balances of \$25.00 or less must be paid in full.

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

***Variable Rates:** The Annual Percentage Rate (APR) may increase or decrease if the highest rate of interest identified as the Prime Rate in the Money Rates column of the Wall Street Journal increases or decreases.

Platinum Rewards: The APR will be equal to the Prime Rate plus a margin of 5.50% - 8.50%.

Gold Rebate: The APR will be equal to the Prime Rate plus a margin of 6.50%. The interest rate can change monthly on the 18th day of the month following a change in the Prime Rate. The APR will never be more than 18.00%. Any increase will take the form of more payments of the same amount.

SEE NEXT PAGE for more important information about this account

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Low Rate Card: The APR will be equal to the Prime Rate plus a margin of 3.00%-21.00% depending on your credit history. The interest rate can change monthly on the 18th day of the month following a change in the Prime Rate. The Annual Percentage Rate will never be more than: 29.99%. Any increase will take the form of more payments of the same amount.

Loss of Introductory Rate (Applies to Low Rate Card only): We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

****Introductory Rate is available only for balance transfers made within 60 days of account opening. Introductory Rate does not apply to balances transferred from other WSECU credit cards or loans.**

Skip Payment: If we make a skip payment option available, you may skip making your payment(s) for certain month(s). If you choose this option, interest will continue to accrue, but no late payment charges will be imposed during the skip period. All credit terms applicable immediately prior to the skip period will again apply once the skip period has expired. A Skip a Pay fee will apply. For current skip fees, visit wsecu.org.