



The Southern Credit Union
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southernonline.org

Visa® Credit Card Rate & Fee Schedule

Rev. 01/01/2025

INTEREST RATES AND INTEREST CHARGES

	Visa Platinum & Chick-fil-A Visa	Visa Gold & UWG Reserve	Visa Classic, UWG Classic, & Share Secured
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	6.75 - 8.90% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.*	9.90% FIXED APR	11.90% FIXED APR
How to Avoid Paying Interest on Purchases	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 interest on cash advances and balance transfers on the date the cash advance or balance transfer 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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore		

FEES

Fees to Open or Maintain your Account <ul style="list-style-type: none">- Annual Fee- Application Fee	\$25.00 for Visa Platinum; None for Visa Classic/UWG Classic, Visa Gold/UWG Reserve, Chick-fil-A Visa and Visa Share Secured None
Transaction Fees <ul style="list-style-type: none">- Balance Transfer- Cash Advance- Foreign Transaction	None \$5.00 per each cash advance None
Penalty Fees <ul style="list-style-type: none">- Late Payment:- Over-the-Credit Limit:- Returned Payment:	Up to \$29.00 the first time your payment is late. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to \$40.00 for each late payment. Up to \$29.00 the first time you exceed your credit limit. If you exceed your credit limit again within the following 6 billing cycles, you will be charged up to \$40.00 each time you exceed the credit limit. Up to \$35.00 if your payment is returned for any reason.

How We Will Calculate Your Balance: We use a method called "average daily balance" (excluding new purchases).

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

***Variable Rates:** The Annual Percentage Rate 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. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 3.75%. The interest rate can change monthly on the first day of each month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 8.90%. Any increase will take the form of higher monthly payments.

The Credit Card Account Agreement and Disclosure govern all account terms. Account and credit card agreement terms are not guaranteed for any period of time; we may change all terms including; APRs and fees, in accordance with the Credit Card Account Agreement, Disclosure and applicable law.

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Sales Slip Copy Fee:	\$8.00 per copy
Convenience Check Copy Fee:	\$3.00 per copy
Card Replacement Fee:	\$5.00 per card
EMV Card Replacement Fee:	\$10.00
Loan Refinance Fee:	1% or \$150.00, whichever is greater.
Card Recovery Fee:	\$50.00

Minimum Payment Requirement: 2% of your New Balance (rounded to the nearest whole dollar) or \$20.00, whichever is greater at the end of the statement period. If the New Balance is less than \$20.00, then you agree to pay the entire New Balance amount.

Effective Date: The information about the costs of our credit cards is **accurate as of January 1, 2025**. This information may have changed after that date. To find out what may have changed, call The Southern Credit Union at 770.719.1111 or 800.338.5882.