Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for purchases, cash advances, balance transfers, and convenience checks	Signature	**13.50% - 16.50%**
	Platinum	**12.99% - 18.00%**
	Classic	**13.99% - 18.00%**
	Student	**11.99% - 18.00%**
	APR when you open your account based on your credit worthiness[1]	
Paying Interest	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 transaction date.	
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	
Annual Fee	**None**
Transaction Fees	**None**
Penalty Fees	
Late Payment	Up to **$30**
Over-the-Credit Limit	Up to **$25**
Returned Payment	Up to **$30**

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

[1] Rates are based on an eva luation of applicant credit. Your actual APR will be disclosed at time of credit approval.

Not all applicants will qualify for the lowest rate.

Rates are current as of 07/23/2024 and are subject to change.

Members should contact Signature Federal Credit Union for any changes by phone at (800) 336.0284, or by mail at PO Box 148, Alexandria, VA 22313-0148.