

	Credit Tier 1	Credit Tier 2	Credit Tier 3	Credit Tier 4
Interest Rates and Interest Charges				
Annual Percentage Rate (APR) for purchases and balance transfers	8.99% Purchases 7.99% Balance Transfers	10.99% Purchases 9.99% Balance Transfers	12.99% Purchases 11.99% Balance Transfers	14.99% Purchases 13.99% Balance Transfers
Annual Percentage Rates (APR) for cash advances	8.99%	10.99%	12.99%	14.99%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge 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.			
How we will calculate your balance	We use a method called "average daily balance (excluding new purchases)"			
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	N/A	N/A	N/A	N/A
Balance Transfer Fee	N/A	N/A	N/A	N/A
Late Fee	\$30.00 or 20% of interest due whichever is greater			
Foreign Transaction Fee	N/A	N/A	N/A	N/A
Over Limit Fee	N/A	N/A	N/A	N/A

Applications are subject to credit approval. Your rate and credit limit will be determined by individual credit worthiness including income, debt ratio, employment and credit history. Must be 18 years of age, unless qualified for our teen complete card. Verification of income may be required.

Membership account required. Must have an open savings account that carries a \$5.00 minimum balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided agreement. Rate Information: The Annual Percentage Rate may increase or decrease at anytime based on credit score.

Applies to new and existing cash advance balances.

Complete Card Credit: You may pay in full for all your purchases, balance transfers and advances each month or you may make the periodic minimum payment of 2% of the unpaid balance or \$20.00, whichever is greater. Balances under \$20.00 must be paid in full. You must pay the "Minimum Payment" due as shown on your statement, which shall include the minimum payment due on your new balance plus any amounts past due, plus any amount over your credit limit. If you exceed your credit limit the excess will be shown on your statement as "Amount Over Credit Limit." If your account has balances with different APRs, the minimum payment will first be allocated to any purchase interest, followed by any cash advance interest, then any balance transfer interest. Any payment amount received in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on the APR.

***Diamond Tiered Complete Card Rewards.** Diamond tiered royalty rewards members who have an active credit card will automatically have the chance to be entered in the reward drawing offered by Thornapple Credit Union. Ask loan officer for additional information.

****All other terms and conditions previously disclosed that are not in conflict with this information remain in effect.**