CommonWealthONE
Formerly | ARLINGTON COMMUNITY FEDERAL CREDIT UNION

Arlington Community Federal Credit Union
P.O. Box 40070
Arlington, VA 22204-7070
(703) 526-0200

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of **10/01/2026** . You can contact us at (703) 526-0200 (if you request, we will reverse any long-distance charges that may be applicable) or write to us at the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	VISA Classic	VISA Platinum Rewards	Signature Rewards	VISA Secured
Annual Percentage Rate (APR) for Purchases	**0.000 %** Introductory APR for 12 months from date of account opening for any purchase(s) completed within the first 90 days of account opening. After that, your standard APR will be **12.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**14.500 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**15.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**12.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**14.500 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**15.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**12.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.000 %** Introductory APR for 12 months from date of account opening for any balance transfer(s) completed within the first 90 days of account opening. After that, your standard APR will be **12.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**1.990 %** Introductory APR for 12 months from date of account opening for any balance transfer(s) completed within the first 90 days of account opening. After that, your standard APR will be **14.500 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**1.990 %** Introductory APR for 12 months from date of account opening for any balance transfer(s) completed within the first 90 days of account opening. After that, your standard APR will be **15.570 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**12.750 % to 18.000 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about this account.

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INTEREST RATES and INTEREST CHARGES Continued:	
Penalty APR and When it Applies	**18.000 %** This APR may be applied to your account if you make a payment that is late 60 days or more. **How Long Will the Penalty APR Apply?** If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make three consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.
Paying Interest	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase 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 - Annual Fee: - Application Fee:	 None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	 **2.0%** of the amount of each transfer (maximum: $ **N/A**) **2.0%** of the amount of each cash advance **1.0%** of each transaction in U.S. dollars if the transaction involves a currency conversion **1.0%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	 Up to **$29.00** if your payment is late 30 days or more. None Up to **$29.00** if your payment is returned for any reason.

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.

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