Interest Rates and Interest Charges

The information about the costs of the cards described below is accurate as of **11/1/2026.** This information may change after that date. To find out what may have changed, E-Mail, call or write to us at:	360 Federal Credit Union P.O. Box 273 Windsor Locks, CT 06096 Telephone: (860) 627-4200		
	Signature or Platinum	**Classic**	**Secure Classic**
Annual Percentage Rate (APR) for Purchases, Convenience Checks, and Cash Advances (including Balance Transfers)	Introductory Rate of **1.99%** for twelve months (statement cycles) on transactions generated during the promotional period which is the first 90 days from when the account is opened. After that your APR will vary from **13.45%** to **18.00%***, based on your creditworthiness when you open your account.	Introductory Rate of **1.99%** for twelve months (statement cycles) on transactions generated during the promotional period which is the first 90 days from when the account is opened. After that your APR will vary from **12.00%** to **18.00%***, based on your creditworthiness when you open your account	Current APR **17.00%***
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if you are two payment cycles delinquent or 60 days past due. **How long will the Penalty APR Apply?** The Penalty APR will apply until three (3) consecutive minimum payments are made by the payment due dates.	**18.00%** This APR may be applied to your account if you are two payment cycles delinquent or 60 days past due. **How long will the Penalty APR Apply?** The Penalty APR will apply until three (3) consecutive minimum payments are made by the payment due dates.	**18.00%** This APR may be applied to your account if you are two payment cycles delinquent or 60 days past due. **How long will the Penalty APR Apply?** The Penalty APR will apply until three (3) consecutive minimum payments are made by the payment due dates.

Paying Interest	**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. However, if a Cash Transaction is made during the same period/statement cycle, then the interest-free period for purchases ends immediately, and interest will accrue on all balances. **Cash Transactions (includes convenience checks, cash advances and balance transfers):** Interest Charges begin to accrue immediately for these transactions even if the balance is paid in full by the due date each month.	**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. However, if a Cash Transaction is made during the same period/statement cycle, then the interest-free period for purchases ends immediately, and interest will accrue on all balances. **Cash Transactions (includes convenience checks, cash advances and balance transfers):** Interest Charges begin to accrue immediately for these transactions even if the balance is paid in full by the due date each month.	**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. However, if a Cash Transaction is made during the same period/statement cycle, then the interest-free period for purchases ends immediately, and interest will accrue on all balances. **Cash Transactions (includes convenience checks, cash advances and balance transfers):** Interest Charges begin to accrue immediately for these transactions even if the balance is paid in full by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $0.01.	If you are charged interest, the charge will be no less than $0.01.	If you are charged interest, the charge will be no less than $0.01.
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 at: http://www.consumerfinance.gov/credit-cards/	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at: http://www.consumerfinance.gov/credit-cards/	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at: http://www.consumerfinance.gov/credit-cards/

Fees

360FCU Visa® Credit Card	
Annual Fee	None
Transaction Fees **• Cash Advance** **• Balance Transfers** **• Convenience Checks** **• Foreign Transactions**	 **Either $5.00 or 2% of the Cash Advance amount, whichever is greater.** **None** **None** **1% of each transaction in U.S. Dollars**
Penalty Fees **• Late Payment** **• Over-the-Credit Limit** **• Returned Payment**	 **After 15 days, either $25.00 or 5% of the payment due, whichever is greater.** **$20.00 (For cardholders who have Opted-In to the Credit Limit Protection)** **$25.00**
Other Fees **• Card Replacement** **• Overnight Card Order** **• Copy of Transaction Receipt** **• Statement Copy/Research**	 **$0.00** **$50.00** **$10.00** **$25.00 an hour/$10 minimum charge**

How We Calculate Your Balance: We use a method called "Average Daily Balance" (including new purchases/transactions).

* Your APR may vary. The APR will be effective and changed semi-annually, on the 1st of November and the 1st of May and is determined by adding the margin to the Prime Rate. The margin for Secured Classic Credit Cards is 10%, The margin for Classic Credit Cards which is based on your credit score, will be either 5%, 7%, 9%, 11%, 13%, The margin for Signature Credit Cards which is based on your credit score, will be either 6.45%, 8.45%, 10.45%, 12.45%, or 14.45% and the margin for Platinum Credit Cards, which is based on your credit score, will be either 6.45%, 8.45%, 10.45%, 12.45%, or 14.45% and will be disclosed to you upon approval.

The APR cannot exceed 18.00%. The Prime Rate for each change period is as published in The Wall Street Journal on the first business day of the calendar month immediately preceding the change date as previously described. For example; the Prime Rate published on the first business day of October plus the margin will determine the APR that will apply during the billing cycles that begin in November and will continue until the next semi-annual change. The Prime Rate published on the first business day of April plus the margin will determine the APR that will apply during the billing cycles that begin in May and will continue until the next semi-annual change. This offer may be withdrawn at any time but will not affect any transactions or balances processed prior to the date that this offer is withdrawn.