Black Hills Federal Credit Union
PO Box 1420
Rapid City, SD 57709-1420
605-718-1818
www.bhfcu.com

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **10/01/2026**. You can contact us toll free at 800-482-2428 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:			
	Visa Traditional	**Visa Cash Back**	**Visa Signature Rewards**
	The introductory APR applies to members that do not already have an existing credit card with Black Hills Federal Credit Union. There is no introductory APR for cash advances on any accounts.		
Annual Percentage Rate (APR) for Purchases & Balance Transfers	**2.90%** Introductory APR for 12 months from date of account opening. If there is no Introductory APR or after your Introductory APR ends, your Standard APR will be **7.75 %** to **17.90 %** depending on your credit history.	**2.90%** Introductory APR for 12 months from date of account opening. If there is no Introductory APR or after your Introductory APR ends, your Standard APR will be **13.90 %** to **17.90 %** depending on your credit history.	**2.90%** Introductory APR for 12 months from date of account opening. If there is no Introductory APR or after your Introductory APR ends, your Standard APR will be **15.90 %** to **17.90 %** depending on your credit history.
APR for Cash Advances	**7.75 %** to **17.90 %** depending on your credit history.	**13.90 %** to **17.90 %** depending on your credit history.	**15.90 %** to **17.90 %** depending on your credit history.
Penalty APR and When it Applies	None		
Paying Interest	Your due date is always the 25th of the month. We do not charge you interest on purchases if you pay your entire balance within 25 days of your statement closing date. We will begin charging interest on balance transfers and cash advances 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:	
Fees to Open or Maintain your Account • Annual Fee:	None

SEE NEXT PAGE for more important information about this account

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FEES (continued):	
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	**1%** of each transaction in U.S. dollars if the transaction involves a currency conversion **1%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	Up to **$20.00** the first time your payment is late 10 days or more. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to **$35.00** for each late payment.
• Over-the-Credit Limit:	None
• Returned Payment:	Up to **$25.00** 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)."

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