

Schumer Box Mastercard® Disclosure
Tewksbury Federal Credit Union
752 Main Street Tewksbury MA 01876
978-851-9750 Telephone 978-851-8450 Fax

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90%, 10.90%, 11.90%, or 13.90% When you open an account, based on your creditworthiness.
APR for Balance Transfers	9.90%, 10.90%, 11.90%, or 13.90% When you open an account, based on your creditworthiness
APR for Cash Advances	9.90%, 10.90%, 11.90%, or 13.90% When you open an account, based on your creditworthiness
How to Avoid Paying Interest on 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.
Minimum Interest Charge	If you are charged interest, the interest will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	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	Balance Transfer: None Cash Advance: None
Penalty Fees	Late Payment: Up to \$20.00 Returned Payment: \$25.00
<p>How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your account agreement for more details. The information about the costs of the cards described in this application are accurate as of August 1, 2015. This information may have changed after that date. To find out what may have changed contact the Credit Union.</p> <p>Other Disclosures:</p> <ul style="list-style-type: none"> • Late Payment Fee: \$20.00 or the amount of the required minimum payment, whichever is less. If you are ten days or more late in making a payment. • Returned Payment Fee: \$25.00 or the amount of the minimum payment, whichever is less • Document Copy Fee: \$5.00 • Card Replacement Fee: \$20.00 • Replacement Rush Fee: \$50,00 	