



**Current Prime Rate is 5.50% effective 01/01/2019**  
 as published in the Wall Street Journal

Variable Rate Credit Card*		
My Preferred Visa	Revolving (25-day grace period)	0% APR <sup>†</sup>
My Preferred Plus Visa	Revolving (25-day grace period)	0% APR <sup>†</sup>
My Choice Visa	Revolving (25-day grace period)	0% APR <sup>†</sup>
My Choice Plus Visa	Revolving (25-day grace period)	0% APR <sup>†</sup>

†\*APR = Annual Percentage Rate. Information is accurate as of 01/01/2019. New consumer VISA® Credit Card accounts can have an introductory rate as low as 0% APR on new purchases and on balance transfers (excludes HFCU funds and must be balance transfers outside of the credit union) for the first 6 billing cycles. For balance transfers, there is no balance transfer fee. Balance transfers after the promotional period may be subject to a fee up to 4.00% of the amount transferred with a minimum of \$10, a cash advance fee up to 2.00% of the advance amount with a minimum of \$10, on each foreign transaction, there is a fee of 1.00% of the transaction amount. After the promotional period expires, the rate will convert to a variable APR currently between 9.00% and 17.00%. The rate is variable and may change. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. For Indiana residents, call us at (812) 253-6928, for Kentucky residents, call us at (270) 830-8233, or call toll free at (800) 858-1693 for current cost information.