


Kunes powered by GreenState Credit Union

Interest Rates and Interest Charges

Introductory Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	0% to 9.9% Introductory APR, for qualifying members, for the first six billing cycles based on your credit worthiness. After that, or if you do not qualify for an Introductory APR, your APR will be 14.25% to 20.9% , based on your creditworthiness.	
APR for purchases, Balance Transfers and Cash Advances	14.25 – 20.9%* Non-Variable Rate *Your APR is dependent on your Credit Worthiness	
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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Finance 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 www.consumerfinance.gov/learnmore .	
Fees		
Annual Fee	None	
Transaction Fees 1. Internal Balance Transfer Fees 2. External Balance Transfer Fees 3. Convenience Check Fees 4. Cash Advance Fees 5. Foreign Transaction Fees	1. None 2. None 3. None 4. Either \$5, or 3% of the amount of each cash advance, whichever is greater 5. 2% of each foreign transaction in U.S. dollars	
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Check Fee 	<ul style="list-style-type: none"> • Up to \$30 • None • Up to \$25 	

- **How We Will Calculate Your Interest:** We use a method called “average daily balance (including new purchases).” See your cardholder agreement for more details.
- **Payments:** The minimum monthly payment is 2% of the new balance, or \$25.00, whichever is greater. If the unpaid interest and fees on the account are greater than the minimum monthly payment, the minimum monthly payment will become that amount. Any amount that is past due or prior minimum payments that were not made will also be added to the minimum monthly payment amount.
- **Loss of Introductory APR:** You will lose your Introductory APR if your account is two or more cycles delinquent.
- This information is accurate as of 04/18/2022.