

Important VISA Gold Credit Card Disclosure

Interest Rates and Interest Charges

The following disclosure represents important details concerning your Credit Card. The information about cost of the Card is accurate as of February 1, 2022. You can call or write us at Honda Federal Credit Union, Torrance Office, P.O. Box 2290, Torrance, CA 90509- 9874 or (800) 634-6632 to inquire if any changes have occurred since the effective date.

ANNUAL PERCENTAGE RATE (APR) <ul style="list-style-type: none">• For Purchases• For Cash Advances	9.90% APR
<ul style="list-style-type: none">• For Balance Transfers(*Promotional Period ends 3/31/22)	2.99%* APR
Penalty APR	None
Paying Interest	Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.05.
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 Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set Up and Maintenance Fees Return Check Payment Fee	None \$25
Transaction Fees <ul style="list-style-type: none">• Foreign Transaction Fee	1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none">• Late Payment Fee• Over limit Fee	\$25 for the first late payment; \$35 for every subsequent late payment in a six-month period. None