

## Terms and Conditions

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>1.99%</b> intro APR for the first 12 billing cycles from date of account opening. After the intro APR expires, your APR will be <b>10.24% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>10.24% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>1.99%</b> intro APR for the first 12 billing cycles on transfers made during the first 90 days after account opening. After the intro APR expires, your APR will be <b>10.24% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfers	None
• Cash Advances	None
• Foreign Transactions	None
<b>Penalty Fees</b>	
• Late Payment	\$10.00 or 10% of the outstanding balance, whichever is less.
• Returned Check	\$4.50
<b>Other Fees</b>	
• Replacement Card	\$15.00
• Emergency Replacement Card	\$50.50

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the highest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

## CONDITIONS

**By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; (2) agree to submit your application for this credit card subject to those Terms and Conditions; and (3) authorize HUECU to use the information in your application, and any other information we or our affiliates have about you, to determine your ability to pay, as required by Federal law.**

By requesting an HUECU credit card account from Harvard University Employees Credit Union in (referred to as "we", "us" or "our" herein):

You certify that: (1) you are a U.S. citizen or a permanent resident of the U.S. (2) you are at least 18 years of age; and (3) the information you provide to us is correct and given for the purpose of obtaining credit. You understand that we will rely on this information.

You authorize us to confirm the information you provide to us, retain your application, and open an account for you. You also authorize us to obtain and use consumer credit reports in connection with this application and in reviewing, modifying or collecting any credit extended to you. If you ask, we will tell you if we requested a credit report and give you the name and address of the credit reporting agency.

Your application is subject to our approval. Upon approval, we will establish the APRs, fees and amount of your credit line and provide you a Credit Card Agreement and your credit card(s). This offer is not transferable.

**Credit Card Agreement:** You will be deemed to sign the agreement when the first transaction is made on the account. If no transactions are made within ten days after your account is opened, then you will be deemed to sign the agreement unless you close the account. If you do not want to agree to the terms in the agreement, make sure no transactions are made and that you close the account within ten days from when it is opened. The Agreement is governed by the laws of Massachusetts and the United States and is subject to change.

The HUECU Privacy Notice is available at [www.huecu.org/disclosures](http://www.huecu.org/disclosures).

## FEATURES

### **Harvard Alumni Card Rewards Program Information.**

Earn rewards of 1% of all new net purchases (qualifying purchases less credits, returns, and adjustments) charged to the card each billing cycle.

Balance Transfers, Cash Advances, including purchases of money orders or other cash equivalents, fees, interest charges, fraudulent transactions and certain other charges do not earn rewards. Points can be redeemed for rewards as described in the Program website. Point requirements are subject to change without notice, and rewards may be discontinued or substituted at any time. Accounts must be open and in good standing at time of redemption.

**Bonus Rewards Offer.** You will qualify for a bonus of 2500 rewards points if you use your new credit card account to make any combination of Purchase transactions totaling at least \$2500 (exclusive of any transaction fees, returns and adjustments) that post to your account within 90 days of the account open date. Limit one (1) bonus rewards offer per new account. This one-time promotion is limited to new customers opening an account in response to this offer. Allow 8-12 weeks from qualifying for the bonus rewards to post to your rewards balance.