

## **RATES, FEES & OTHER COSTS**



## CARIBE REGULAR MASTERCARD & MASTERCARD GOLD

Transfers of Debt Balances from other Institutions	0.00% APR  The 0.00% APR will apply to the transfer of debt balances from other Institutions for the first six months (182 days) of opening new or existing accounts. After the period of six months has ended, the regular rate will apply to the balances.	
Grace period for repayment of the Balance for Purchases	27 to 32 days	
Grace period for repayment for Cash Advances	0 days	
Method of Computing the Balance	Average Daily Balance	
Annual Fee	\$0.00	
Annual Fee for Additional Card	\$10.00	
Paper Account Statements	\$2.00 monthly (*)	
Cash Advance Fee (Also apply to transfers of debt balances and convenience checks)	2% of each cash advance, minimum \$2.00	
Charges for Returned Checks / ACH	\$10.00	
Late Fee	An amount equal to the minimum payment or \$25.00, whichever is less	
Card Replacement	\$5.00	
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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>	

## NOTICE ON YOUR MASTERCARD CASH ADVANCE LIMITS

TRANSACTION	MINIMUM	MAXIMUM
Withdrawals at automatic Teller Machines (ATM)	\$10.00 per transaction	\$500.00 per day
Withdrawals at Caribe Federal Credit Union	\$10.00 per transaction	Available balance
Withdrawals at other financial institutions	\$150.00 per transaction	Available balance

<sup>\*</sup>This fee will not apply to members over 65 years.

<sup>-</sup> The information about the card charges described on this advice may be changed after previous notice.