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## PLATINUM CASH REWARDS

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### NASA Federal Platinum Cash Rewards Credit Card Terms and Conditions

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR)* For Purchases</b>	<b>14.15% - 17.99%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR For Balance Transfers</b>	7.9% for balance transfers made within 90-days of account opening for qualified applicants, based on creditworthiness. The 7.9% will remain in effect for the life of balances transferred from non-NASA Federal credit cards within the first 90-days of account opening. Balance transfers made after 90-days of account opening do not qualify for 7.9%.  Otherwise <b>14.15% - 17.99%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR For Cash Advances</b>	<b>16.15% - 18.00%</b> based on creditworthiness This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to your account if you make a late payment. <b>How Long Will the Penalty APR Apply?</b> The Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
<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 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.
<b>Minimum Interest Charge</b>	<b>None</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="https://www.nasafcu.com/cfpb/">https://www.nasafcu.com/cfpb/</a> .
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<b>Balance Transfer: None</b> <b>Cash Advance: 3%</b> of advance (\$5 minimum) <b>Foreign Transactions: 1%</b> of transaction amount
<b>Penalty Fees</b>	<b>Late Payment: Up to \$35</b> (Charged if minimum payment is not received by the due date.) <b>Over-the-Credit Limit: None</b> <b>Returned Payment: Up to \$35</b>
<b>Other Fees</b>	<b>Card Replacement: None</b> (Platinum Rewards); Otherwise: \$5

The minimum monthly payment is 2% of your total new balance, or \$25, whichever is greater.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your Account Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions, and how to exercise those rights, is provided in your Account Agreement.



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Your savings federally insured to at least \$250,000 and backed by the full faith & credit of the U.S. Government.