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PLATINUM ADVANTAGE REWARDS

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NASA Federal Platinum Advantage Rewards Credit Card Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)* For Purchases	10.15% - 17.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR For Balance Transfers	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, 10.15% to 17.99% , based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR For Cash Advances	12.15% - 18.00% based on creditworthiness This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? 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.
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 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 Interest 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 http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees	Balance Transfer: None Cash Advance: 3% of advance (\$5 minimum) Foreign Transactions: 1% of transaction amount
Penalty Fees	Late Payment: Up to \$35 (Charged if minimum payment is not received by the due date.) Over-the-Credit Limit: None Returned Payment: Up to \$35
Other Fees	Card Replacement: None (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.

Loss of Promotional APR on Balance Transfer: We may end your promotional APR and apply the Penalty APR if you make a late payment.

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

Balance Transfer Offers: The total transferred may not exceed your available credit card limit. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance to take advantage of a promotional offer, all transactions and balances, including purchases, will be charged interest. Balance Transfers may not be used to pay off or pay down any account issued by NASA Federal Credit Union.



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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.