



Home (/) / Rates (/rates)

# Credit Card Rates

Rates effective as of October 23, 2016

Interest Rates and Interest Charges			
	<b>Irish Select Secured</b> (/loans/credit-cards><span style=)	<b>Irish Select</b> (/loans/credit-cards><span style=)	<b>Irish Rewards</b> (/loans/credit-cards><span style=)
Annual Percentage Rate (APR) for Purchases	<b>15.90%</b> This APR will vary with the market based on a Prime Rate. <sup>1</sup>	<b>15.90%</b> This APR will vary with the market based on a Prime Rate. <sup>1</sup>	<b>9.90%, 12.90% or 13.90%</b> depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup>
APR for Balance Transfers from another financial institution	<b>15.90%</b> This APR will vary with the market based on a Prime Rate. <sup>1</sup>	<b>15.90%</b> This APR will vary with the market based on a Prime Rate. <sup>1</sup>	<b>0%</b> introductory APR for the first twelve (12) months. After that, your APR will be <b>9.90%, 12.90% or 13.90%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup>
APR for Cash Advances	<b>17.90%</b>	<b>17.90%</b>	<b>9.90%, 12.90% or 13.90%</b> depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>2</sup>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.		
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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> ( <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> ).		

Fee Information			
Transaction Fees			
<ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Currency Transaction Fee</li> </ul>	4% of the amount of each transfer 4% of the amount of each transfer 4% of each transaction, in U.S. dollars	4% of the amount of each transfer 4% of the amount of each transfer 4% of each transaction, in U.S. dollars	3% of the amount of each transfer 3% of the amount of each advance 2% of each transaction, in U.S. dollars
Penalty Fees			
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	Up to \$25.00 Up to \$32.00 <sup>2</sup>	Up to \$25.00 Up to \$32.00 <sup>2</sup>	Up to \$25.00 Up to \$32.00 <sup>3</sup>

More Information			
Visa Exclusive Benefits	<a href="/sites/default/files/NDGCCGTB%20-%20Guide%20to%20Benefits%20-%20CLASSIC.pdf">Click here (/sites/default/files/NDGCCGTB%20-%20Guide%20to%20Benefits%20-%20CLASSIC.pdf)</a>	<a href="/sites/default/files/NDGCCGTB%20-%20Guide%20to%20Benefits%20-%20CLASSIC.pdf">Click here (/sites/default/files/NDGCCGTB%20-%20Guide%20to%20Benefits%20-%20CLASSIC.pdf)</a>	<a href="/sites/default/files/NDGCPGTB%20-%20Guide%20to%20Benefits%20-%20PLATINUM.pdf">Click here (/sites/default/files/NDGCPGTB%20-%20Guide%20to%20Benefits%20-%20PLATINUM.pdf)</a>

Application	<a href="https://notredamefcu.com/content/irish-select-application">Apply Now &gt; (https://notredamefcu.com/content/irish-select-application)</a>	<a href="https://notredamefcu.com/content/irish-rewards-application">Apply Now &gt; (https://notredamefcu.com/content/irish-rewards-application)</a>
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### [Irish Select Secured & Irish Select](#)

**Prime Rate:** Variable APRs are based on the 3.50% Prime Rate as of 5/31/2016.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement under Finance Charge for more details.

<sup>1</sup>We add 12.40% to the current Prime Rate to determine the Purchase APR or Balance Transfer APR. Maximum APR is 18.00%.

<sup>2</sup>The returned payment fee will be up to \$27.00 for the first violation and then up to \$32.00 for the second returned payment in the next six months.

Both a Guide to Benefits and a Credit Card Agreement & Disclosure will arrive with your new card.

**Minimum Payment:** The minimum monthly payment is 1.5% of your total new balance or the overlimit amount, whichever is greater, but no less than \$25 plus

### [Irish Rewards](#)

**Loss of Introductory APR:** We may end your Introductory APR and apply the applicable Balance Transfer APR, depending on your creditworthiness, if you make a late payment.

**Prime Rate:** Variable APRs are based on the 3.50% Prime Rate as of 5/31/2016.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement under Finance Charge for more details.

<sup>1</sup>We add 6.40%, 9.40% or 10.40% based upon your creditworthiness to the current Prime Rate to determine the Purchase APR or Balance Transfer APR. Maximum APR is 18.00%.

<sup>2</sup>We add 6.40%, 9.40% or 10.40% based upon your creditworthiness to the current Prime Rate to determine the Cash Advance APR. Maximum APR is 18.00%.

*Get in Touch*

## About Notre Dame Federal Credit Union

**About Us (/about-us):** We are a mission-based financial institution that shares the common beliefs of our members and is dedicated to solving problems through extraordinary member service. We believe that through frank advice, financial workshops, and educational scholarships, we can provide the financial tools to empower their lives and the lives of their families.

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## Contact

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