

Interest Rates and Interest Charges	Classic	Student	Secured	Rewards
Annual Percent Rate (APR) for Purchases, Balance Transfers and Cash Advances (includes Overdraft Protection)	<b>11.49%-19.24%</b> determined when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	<b>16.75%</b> Your APR will vary with the market based on the Prime Rate.	<b>18.00%</b>	<b>13.49%-16.99%</b> determined when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	<b>None</b>			
How to Avoid Paying Interest	Your due date is at least 23 days after we mail your billing statement. 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	<b>None</b>			
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: <b><a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b> .			

Fees	Classic	Student	Secured	Rewards
Annual Fee	<b>None</b>			
<b>Transaction Fees</b>				
• Balance Transfer	<b>None</b>			
• Cash Advance	<b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater.			
• Foreign Transaction	<b>3%</b> of each transaction in U.S. dollars for Classic, Student, and Secured cards; <b>1%</b> of each transaction in U.S. dollars for Rewards card.			
<b>Penalty Fees</b>				
• Late Payment	<b>\$30</b>			
• Over-the-Credit-Limit	<b>None</b>			
• Returned Payment	<b>\$25</b>			

**How we will calculate your balance:** We use a method called “average daily balance (including new purchases).”

*All Salal accounts and loans are subject to review of credit and consumer reporting information, not all will qualify. Salal Credit Union membership required. All card information is current as of January 16, 2026 and is subject to change without notice. Call us at 800.562.5515 for the most up-to-date information.*

**IF YOUR SALAL VISA CARD IS LOST OR STOLEN, CALL 800.562.5515.**