Rivermark community credit union
14405 Meyers Rd
Oregon City, OR 97045
(503) 626-6600

Credit Card Application and Solicitation Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	Cash Back: **13.75%-23.99%** Based on you credit profile when you open your account. This APR will vary with the market based on the Prime Rate. Platinum: **9.15%-20.15%** Based on you credit profile when you open your account. This APR will vary with the market based on the Prime Rate. Secured: **10.90%**

Paying Interest	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.
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	
Transaction Fees • Foreign Transaction Fee	**1.00%** of each transaction in U.S. Dollars.
Penalty Fees • Returned Payment • Late Payment	Up to **$20.00** Up to **$25.00**

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

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

The above rates and fees are effective as of **10/28/2026**