

The 600 Atlantic Federal Credit Union offers an APR of 11.9% for purchases and cash advances made with the card (No Annual Fee). Our card is not variable rate or tied to any indices. A monthly statement is mailed to your home address. Instead of mailing monthly payments, you may choose to pay your VISA card through direct debits to your Credit Union account. This feature lowers your APR to 9.99%. You can choose options of paying the minimum monthly payment, a fixed amount, or payment in full through this program. Just ask a member representative to set you up. The Credit Union can establish a specific suffix to direct funds toward the payment of the card and Visa debit that specific suffix.



The minimum monthly payment represents 3% of the outstanding balance. The fees for late payments, returned checks, and over the limit fees are \$20. Please ask or pick up an application and read the full disclosure. All applications must be completed and return with income verification.