



scefcu.org • 800.866.6474

Business Visa Credit Card Terms and Conditions

Interest rates vary based on member qualifications and Visa Program.

Non-Promotional Annual Percentage Rate	11.99 - 18.00% APR for purchases, cash advances, and balance transfers
Default APR	18.00% APR on all balances, if minimum payment due is not made for two consecutive billing cycles
Grace Period	Purchases - 25 day grace period; cash advances, balance transfers, and LetterChecks will incur finance charges from the date the transaction is posted to the account
Method of Computing the Balance	Average Daily Balance
Annual Fee	No annual fee
Minimum Finance Charge	Based on activity
Cash Advance Fee	3% of cash advance amount (Min. \$10)
Balance Transfer Fee	3% of cash advance amount (Min. \$10)
Late Payment Fee	\$39
Over Limit Fee	\$39

\$20 fee for returned payments. \$10 fee for a phone payment. \$15 fee for a stop payment.

Rewards points are accumulated only on purchases and at a rate of one point for every dollar spent.

Maximum allowable combined unsecured debt at SCE FCU per entity/household is \$100,000; your limit may be reduced to remain within this limit. SCE FCU reserves the right to close your account at anytime. Balance transfers may not be used to pay off or pay down any account issued by SCE FCU.