

The Credit Union Advantage



- CU's historically have offered better rates, lower fees and still do

CREDIT CARD ANNUAL INTEREST RATES (APRs) AND FEES AT A GLANCE

Median Fee or Charge	Bank Issuers		Credit Union Issuers
	December 2008	July 2009	July 2009
Purchase APR	9.99% to 15.99%	12.24%-17.99%	9.90% to 13.75%
Cash advance APR	*	20.24%-21.24%	10.20% to 13.75%
Penalty APR	27.99%	28.99%	17.90%
Late fee	\$39	\$39	\$20
Overlimit fee	\$39	\$39	\$20
Cash advance fee	*	3%	2%
Balance transfer fee	*	3%	2.5%
Overdraft protection fee	*	3%	None

Source: www.pewtrusts.org/creditcards