

Interest Rate and Fee Information	
APR for Qualifying Balance Transfers	1.99% promotional APR effective on balance transfer transactions beginning 04/01/2026 until 04/30/2026. When this Promotional APR ends, the APR for these promotional balances will increase to the Balance Transfer Rate, currently 12.65% - 22.65%, based on creditworthiness. This variable APR is based on the U.S. Prime Rate of 6.75% as of 12/11/2025 and will vary based on market changes to the Prime Rate.
Use by date	Balance transfers must be completed by 04/30/2026 for the promotional offer to apply.
Fee	There is no fee associated with this offer.
Paying Interest	We will begin charging interest on transactions on the transaction date.

We may decline requests for balance transfer transactions if your Account is not in good standing or has insufficient credit available at the time of the request. You may not use this account to make payment on this or any other credit account issued by Create Credit Union.

Variable rates are based on the Prime Rate in effect as of the last business day of each calendar month.

Monthly minimum payments are required when you carry a balance. Payments are allocated to the posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the highest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

