



Florida Credit Union
 PO Box 5549
 Gainesville, FL 32627
 1-800-284-1144
 www.flcu.org

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning the credit cards we offer. The information about costs of the card is accurate as of _____. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	FCU Select Signature	Wave Rewards	Visa Platinum Rate	Fresh Start
Annual Percentage Rate (APR) for Purchases	_____ % to _____ % depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for 9 months as of date of account opening. After that, your Standard APR will be _____ % to _____ % depending on your credit worthiness.	_____ % to _____ % depending on your creditworthiness.	23.99%
APR for Balance Transfers	_____ % to _____ % depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	_____ % to _____ % depending on your creditworthiness.	_____ % to _____ % depending on your creditworthiness.	23.99%
APR for Cash Advances	17.90%	17.90%	17.90%	23.99%
Penalty APR and When it Applies	None			
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new 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 date the cash advance or balance transfer is posted to your account.			
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.			
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			

SEE NEXT PAGE for more important information about this account

FEES:	
Set-Up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee: • Application Fee: 	<i>Fresh Start Only: \$100.00</i> <i>All other cards: None</i> None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer: • Cash Advance: • Foreign Transaction: 	3% of the amount of each transfer or \$5.00 , whichever is greater 3% of the amount of each cash advance or \$5.00 , whichever is greater 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment: • Over-the-Credit Limit: • Returned Payment: 	Up to \$35.00 if your payment is late 5 days or more. Up to \$35.00 if you exceed your credit limit. Up to \$35.00 if your payment is returned for any reason.

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.