



**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](https://www.dfs.ny.gov/consumers/credit_debt) or (800) 342-3736.

### INTEREST RATES and INTEREST CHARGES:

	<b>FCU Select Signature</b>	<b>Wave Rewards</b>	<b>Visa Platinum Rate</b>	<b>Fresh Start</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	_____ % to _____ % depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>0.00%</b> Introductory APR for 9 months as of date of account opening. After that, your Standard APR will be _____ % to _____ % depending on your creditworthiness.	_____ % to _____ % depending on your creditworthiness.	<b>23.99%</b>
<b>APR for Balance Transfers</b>	_____ % 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.	<b>23.99%</b>
<b>APR for Cash Advances</b>	<b>17.90%</b>	<b>17.90%</b>	<b>17.90%</b>	<b>23.99%</b>
<b>Penalty APR and When it Applies</b>	None			
<b>Paying Interest</b>	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.			
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.			
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>			

**SEE NEXT PAGE for more important information about this account**

**FEES:**

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

**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.