



## DISCLOSURE AND AGREEMENT OF TERMS AND CONDITIONS GOVERNING THE USE OF YOUR CARD

In this agreement, the words "you", "your", and/or "Cardholder(s)" refers to the person whose name is embossed in the face of the Visa® Platinum Rewards credit card ("Card" or "credit card") enclosed herewith, and each Cardholder, in the event more than one Card is enclosed bearing the same account number ("Account"). The words "CFE" and/or "Issuer" refer to Central Florida Educators' Federal Credit Union. This Agreement replaces all prior Agreements between Cardholder and CFE.

Before using your Card, please review this Agreement carefully. By signing or using any Card that is enclosed with this document or that may be issued to you and/or to any Cardholder you authorize, you agree that you understand and will comply with all of the terms and conditions pertaining to the use of such card established by CFE's Board of Directors and disclosed to you in this Agreement. CFE reserves the right to amend this Agreement at any time and for any reason. CFE shall send you written notice thereof, mailed to you at your last known address. Any changes in these terms, including, without limitation, changes in the ANNUAL PERCENTAGE RATE (APR) and the Periodic Rate, shall be effective with respect to any balances then outstanding to the extent allowable by law as well as to future Credit Purchases and Cash Advances. For example, CFE may change the terms based on information in your credit report; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

In the event you do not wish to comply with these terms and conditions for any reason, you understand that you may terminate this agreement and return the credit card to CFE. Cardholder acknowledges receiving from Issuer the initial disclosures required by Regulation Z of the Truth-In-Lending Act ("Initial Disclosures") and agrees that the terms contained in the initial Disclosures apply to Cardholder and Cardholder's use of the Card.

CFE will establish a line of credit for you and notify you of your credit limit. The credit limit approved shall be determined by the credit union, and this credit limit will be drawn upon and replenished as you access the available funds by using an issued credit card, a convenience check, or by other means. You agree that your credit limit is the maximum amount you will have outstanding on your account, at any time, including purchases, cash advances, **Finance Charges**, plus other fees described in this or subsequent disclosures. If you are over your credit limit, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit by a method acceptable to the Issuer. The Issuer has the right to reduce your credit limit, decline any transaction including but not limited to cash advances, and/or terminate your Account at any time for any reason not prohibited by law.

**Using Your Credit Card Account:** You may use your card to make purchases from entities that accept credit cards. You may be required to provide card number security information to purchase goods or services via the Internet or telephone before your transaction is completed. You may use your Card to obtain cash advances from CFE, other participating financial institutions, or an automated teller machine (ATM) authorized for such transactions. Use of your Card to obtain cash advance(s) from an ATM requires use of the Personal Identification Number (PIN) that is issued to you for use with this Card. Note that some ATMs do not allow cash advances or accept Visa. You agree not to use your Card to conduct any illegal transaction per applicable federal, state, or local law, including, but not limited to, using the card to initiate any type of gambling or wagering where such practices are in violation of federal, state, or local law. You agree to repay according to the terms of this Agreement all transactions you initiate by use of your card, whether deemed legal or illegal.

Issuer shall not be responsible for refusal by any entity to honor the Card or any related Card. Any refund, adjustment or credit allowed shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholder's account statement with Issuer.

**Security Precautions:** CFE Federal Credit Union advises all check card and credit cardholders to please exercise discretion when using an Automated Teller Machine (ATM). There are risks of using a PIN at an ATM terminal that has been modified, has a suspicious device attached, may not be genuine, or is otherwise operating in a suspicious manner. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately. We want the ATM and night deposit facility to be safe and convenient for you.

**Additional Benefits/Card Enhancements:** CFE may, from time to time, offer additional services or benefits to your Account, such as insurance, rewards points which may be redeemed for travel, gift certificates or merchandise, cash rebates, or other benefits. Such benefits shall be provided at no additional cost to you. CFE reserves the right to limit the number of points or the amount of cash rebates or other benefits at any time without notice. You understand and agree that CFE is under no obligation to offer such services and may withdraw or change them at any time.

**Your Responsibility:** You agree that you are liable for and will pay CFE all charges (purchases, cash advances) to your account made by you or anyone else who is authorized to use your credit card Account (including all Cards bearing the same Visa account number). You shall be liable and agree to pay Issuer for Credit Purchases made by, or for Cash Advances extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person by being a member of Cardholder's family, or otherwise issued upon Cardholder's request (all such Cards bearing the same Visa account number hereinafter collectively called "Related Cards"). In addition, you agree to pay all **Finance Charges** and other charges added to your Account under the terms of this Disclosure and Agreement and any other applicable Agreement you have made with CFE. You undertake to safeguard the Card against damage, loss, theft or misuse and to maintain it at all times in a safe place. You will be responsible for any loss, claim or damage resulting from your failure to do so.

**Returns and Adjustments:** All credit purchases and cash advances are affected at the option of the merchant and/or cash advancing financial institution. Any refund, adjustment or credit allowed by any entity will be made by a credit advice to Issuer which will be applied as a credit on your account statement. If your credits and payments exceed what you owe on your Account, the amount will be applied against future purchases and/or cash advances. If your credit balance exceeds \$1, you may request a refund by writing to us at: CFE Federal Credit Union, Attn: Card Services, PO Box 958471, Lake Mary, Florida 32795-8471, Phone: 407-896-9411, outside Orlando 1-800-771-9411, option 3.

**Foreign Currency Conversion:** Payments to your Account must be made in U.S. Dollars drawn on a U.S. bank. When you use your Credit Card in a foreign country or at an entity that settles in currency other than US dollars, the charge will be converted into the US dollar amount and then billed to your account. The currency conversion rate used to determine the transaction amount in US dollars is either the wholesale market rate or the government-mandated rate, whichever is applicable. The conversion rate in effect on the processing date may differ from the rate of exchange in effect on the transaction date or posting date. You agree to pay the converted amount in U.S. dollars, plus any charge for conversion or processing that may be imposed by the Issuer, plus any charge that may be imposed for an international transaction, regardless of whether there is actually a currency conversion. The 1% International Service Assessment fee applies to all international transactions regardless of whether there is actually a currency conversion.

**Credit Limit:** By using the card, you acknowledge that you applied for a credit card to use from time to time and which may be replenished by payment on amounts previously drawn. The credit limit will be determined by the Issuer, and will be drawn upon as you utilize the Account. You agree not to use your Card or permit the use of your Account to obtain credit purchases or loans which will increase your credit card indebtedness to us to an amount in excess of the established limit. You may be charged a fee as disclosed below if your Account balance, excluding fees charged during the previous cycle, exceeds your credit limit at any time. You may be charged the fee each subsequent month until your New Balance on the statement date, less any fees imposed during the cycle, is below your credit limit.

**Statements and Notices:** CFE will send you at the most recent address you have given the Credit Union, at monthly intervals determined by us, a statement reflecting all Account activity for the prior period ("cycle"), including purchases, cash advances, fees, and payments. Additional notices and information may be sent to you at any time. Such statements, notices, and information will be sent to the most recent mailing address you have provided to the Credit Union. Notice sent to any one authorized user on the Account will constitute notice sent to all authorized users. Unless you notify us in writing within 60 days of the mailing of each statement, the statement will be deemed correct and accepted by you and all authorized users of the Account.

**Payment:** You agree to pay at least the minimum required payment amount shown on your statement by the date shown on the statement or no later than twenty-five (25) days from the statement closing date, whichever is later. You may pay more frequently, pay more than the minimum payment, or repay the Total New Balance in full at your option without penalty. If you make extra or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The required **MINIMUM MONTHLY PAYMENT** will be the greater of: a) \$20 or b) 3% of the portion of the outstanding balance which does not exceed your credit limit, plus the entire portion of the outstanding balance in excess of your credit limit, plus any amount past due. If the outstanding balance of your account is \$20 or less, it will be payable in full. Payments made to Cardholder's account may be applied in any order at CFE's discretion, as applicable by law. CFE may accept checks marked "Payment in Full" or with words of similar effect without losing any of our rights to collect the full balance of your account. Except where prohibited by law, satisfaction of your account balance for less than the New Balance requires written agreement signed by one of our authorized employees.

**Default:** You will be in default under any of the following circumstances: 1) if you fail to make any minimum payment or other payment required by the Issuer on or before the date it is due or if you attempt to in any way avoid payment of your obligations; 2) if you violate any portion of your responsibility or promise you made under this agreement; 3) if you file for bankruptcy or become insolvent, meaning you are unable to pay your obligations when they are due or if attachment or garnishment proceedings are instituted against you; 4) if you made any false or misleading statements in any credit application; 5) if you provided false identification or records in connection with any credit application or credit update; 6) in the event of your death; 7) if you incur charges for Purchases and Cash Advances which exceed the maximum authorized credit limit; and/or 8) if the Issuer, in its sole discretion, believes your ability to repay what you owe may be substantially reduced due to an event either within or beyond your control. Failure by Issuer to assert any rights hereunder shall not waive such rights.

When you are in default, the Issuer may demand immediate payment of your Account balance in full without giving you prior notice. If immediate payment is demanded, you agree to continue paying **Finance Charges** at the annual percentage rate established for this account by the Issuer, until the entire balance has been paid. Any shares that were given as security for your Account may be applied towards what you own the Issuer.

**Security Interest:** You agree that this account is secured by all share and deposit accounts that you have or may have with CFE and that collateral pledged for other loans you have with this credit union will also secure your obligation under this agreement. However, unless you expressly agree otherwise, your IRA's, household goods and primary dwelling will not secure your obligations under this agreement even if the Issuer has or later acquires a security interest in the household goods or a mortgage on the dwelling. This security interest shall continue as long as you have your credit card account even if there is no outstanding balance on your account from time to time. You agree that if you do not make your credit card account payments on time, or if the balance on your Account exceeds your credit limit, CFE may, without notice to you, take funds from one or more of your share accounts to apply to the payment of this Account, and interests and costs, if delinquent and/or over the credit limit.

**Interest:** Interest on Loans and Credit Purchases will be charged in accordance with the **Finance Charge** calculation method referred to in the Disclosure box. The rate of interest will be established by Issuer from time to time, but will never go below the minimum rate of 11.5% for Visa Platinum Rewards or exceed the maximum rate permitted by law. The current interest rate per annum is the Annual Percentage Rate (APR) set forth in the Disclosure box below.

**Variable Rate Information:** Your APR will vary. The rate for purchases, cash advances and balance transfers is determined by Prime Rate (Wall Street Journal Index). The Wall Street Journal Index is published in the consumer rates table of the Wall Street Journal on the 15<sup>th</sup> of each month (or the next business day if not published on the 15<sup>th</sup>) effective with your billing statement the following month.

**Termination of this Agreement:** CFE may terminate this agreement under the following conditions: a) upon adverse re-evaluation of your credit worthiness; b) if you fail to satisfy the terms of the agreement; and/or c) at your option or our option, if we have good cause. If your credit card Account is to be terminated by the Issuer, you will receive written notice of such termination as applicable by law; however, you understand and acknowledge that such termination will not affect your obligation to pay any outstanding balance, **Finance Charge**, and fees. The Card(s) issued to you for this Account remain the property of the Issuer.

**Card Ownership and Surrender Rules:** Each Card is the property of CFE is not transferable and must be surrendered upon demand. The card can be cancelled as well as repossessed by CFE or its designee, and the privileges revoked, at any time without prior notice. If the card is cancelled or surrender is demanded by Issuer, or if you default in any payment due, or if you are bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against you or your property, or in the event of your death, CFE may elect to declare all amounts then owed to be immediately due and payable without notice or demand of any kind.

**Reapplication:** A reapplication by you and approval by the Issuer may be required if: a) the credit limit is increased; or b) the terms of payment are extended beyond the terms of the original agreement.

**Delinquent loans:** You fully understand, acknowledge and agree that if your loans with us become delinquent or past due, your credit card Account shall be revoked, unless we determine that extenuating circumstances have contributed to the delinquency. Under such circumstances we reserve the right to approve your continued use of the credit card.

**Enforcing obligations:** You agree to pay all costs incurred by CFE in collecting your debt or in enforcing this agreement, including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law. Should the Issuer employ or engage the services of any entity to enforce any of your obligations relating to this agreement, or to protect its interests in any manner arising under this agreement, you agree to pay to CFE all reasonable costs or expenses incurred as a result.

**Communications:** You agree that we, our agents or service companies may monitor and/or record any telephone communications or electronic communications with you.

**Credit Review and Release of Information:** CFE reserves the right to reinvestigate and reevaluate any information you provided on your credit application at anytime. In the course of doing so, we may ask you for additional information, request credit bureau reports and/or otherwise verify your current credit standing. You agree that the credit union will review your account periodically and hereby grant permission to and authorize the credit union to investigate/re-assess your credit worthiness and adjust your APR accordingly. You agree that we may release information to others, such as credit bureaus, regarding the status and history of your account. However, we are not obligated to release any such information to anyone unless required by law to do so.

**Laws of the State:** Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by the laws of the State of Florida. You understand and agree to submit to the jurisdiction of the State of Florida and that the exclusive venue for any action or dispute shall be in the courts of Orange County, Florida.

**Final Agreement / No Waiver:** This Disclosure and Agreement is the definitive agreement between you and the Issuer and may not be contradicted by evidence of any alleged oral agreement. The Issuer can delay enforcing any of its rights any number of times without losing them.

**Visa Rules:** You agree that your Account shall be subject to all applicable rules and regulations of Visa, as applicable, as well as all applicable laws. If there is any conflict between the provisions of this Agreement and the rules and regulations of Visa, the rules and regulations of Visa shall control.

**Periodic Finance Charge Calculation Methods:** New purchases posted to your account during a billing cycle will not incur a **Finance Charge** for that billing cycle if you had a zero or credit balance at the beginning of that billing cycle or you paid the entire New Balance on the previous cycle's billing statement by the Payment Due Date of that statement; otherwise a **Finance Charge** will accrue from the date a purchase is posted to your account. To avoid an additional **Finance Charge** on the balance of purchases, you must pay the entire New Balance on the billing statement by the Payment Due Date of that statement. A **Finance Charge** begins to accrue on cash advances from the date you get the cash advance or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later.

The **Finance Charge** is calculated separately for purchases and cash advances. For purchases, the **Finance Charge** is computed by applying the monthly periodic rate to the average daily balance of purchases. To get the average daily balance of purchases, we take the beginning outstanding balance of purchases each day, add any new purchases, and subtract any payments and/or credits. This gives us the daily balance of purchases. Then, we add all the daily balances of purchases for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of purchases.

**Method of Computing Cash Advances:** The **Finance Charge** for a billing cycle is computed by applying the monthly Periodic Rate to the **AVERAGE DAILY BALANCE** of Cash Advances, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances is determined by adding to the Previous Balance of Cash Advances any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charge**.

**Balance Transfers:** Balance transfers must be transferred from any financial institution other than CFE. Balance transfers and cash advances may not be used to pay any CFE accounts. Balance transfers are treated as and considered cash advances on your account. Amounts transferred are subject to your available credit limit. We are not required to honor a balance transfer request that will cause you to exceed your available credit limit. We will not be responsible for late payment or non-payment to other card issuers. We are not responsible for fees that may be charged for cash advances performed at other financial institutions and ATMs owners. There is no grace period for balance transfers.

It may take up to three (3) weeks for other financials to post the balance transfer transaction. You should continue to make all required payments until you confirm that the balance transfer was posted to the other financial institution. We will not close your other accounts even if you transfer the entire balance. If you wish to close another account, you should contact the issuer directly.

Balance transfers and cash advances do not qualify to earn bonus points on the Platinum Rewards account.

**Other Fees May Apply to the Account:** Additional charges, plus applicable taxes, may also be assessed on the account. Such fees are added to the balance of the Account and will be notated on your statement. Fees will not be included in any **Finance Charge** calculation. Use of the card constitutes your understanding of an agreement to the following Fee Schedule:

**Late Payment Fee:** If the minimum payment is more than 10 days past due, a late charge of \$30 will apply. The Late Payment Fee amount will be added to the account balance as a purchase.

**Penalty APR:** Each time your account becomes 60 days past due, the Penalty APR will apply to all account balances. Any Promotional or Introductory APR will end and the Penalty APR will begin on the first day of the billing period. After you have made all the required payments on time for six consecutive billing periods, the Annual Percentage Rate will be reduced to the regular account APR beginning the first day of your next billing period. The change to your Penalty APR applies to all existing and future balances on your account.

**Returned Check or Rejected Payment:** If you pay us electronically or by check and your financial institution does not honor the payment or check, a fee of \$25 will apply.

**Over-the-credit-limit:** If at any time your account balance is \$25 or more above your credit limit, excluding fees charged during the previous cycle, a fee of \$30 will apply. You may be charged the fee each subsequent month until your New Balance on the statement date, less any fees imposed during the cycle, is below your credit limit.

**Special Services:** CFE reserves the right to charge a fee for Special Services that you request, if such charges are not prohibited by law or regulation. No **Finance Charge** will be assessed on such additional charges. For example, a \$5 fee applies for each copy of a document that you request (except when the request is made in connection with the investigation of a billing error made by the Issuer). You may be charged \$5 if you order a replacement card. The fee for other Special Services, if applicable, will be disclosed to you prior to processing the request. Additionally, there will be a \$20 per hour or \$5 minimum research fee. No charge will be made in connection with any good faith assertion of a billing error on the account.

**Liability for Unauthorized Use:** Cardholder(s) may be liable for the unauthorized use of the Card or Related Cards as provided in Unauthorized Use sections below. The Cardholder will not be liable for any unauthorized use that occurs after Issuer is notified, orally or in writing at: PSCU Financial Services- Credit Card Security Department, PO Box 31281, Tampa, FL 33631-3281, Phone: (800) 449-7728.

**Unauthorized Use – Visa:** You may not be liable for the unauthorized use of your Visa credit card unless we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of the account or the Card, in which case we may increase the limit of your liability. If you believe that your card has been lost, stolen, or an unauthorized use has occurred, notify PSCU Financial Services - Credit Card Security Department immediately at (800) 449-7728.

**Foreign Transactions:** For **Visa Cards**, purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. Dollars. The conversion rate to dollars will be determined in accordance with the operating regulations established by Visa U.S.A. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is either (i) the wholesale market rate or (ii) the government-mandated rate, whichever is applicable, in effect one day prior to the processing date, increased one-percent. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

**Annual Fee:** Cardholder agrees to pay to Issuer an annual membership fee (as stated in the Disclosure box below) for participation in Issuer's credit card plan. Such annual membership fee shall be imposed whether or not Cardholder uses the card to obtain credit purchases and loans. The membership fee shall be charged to Cardholder's account each year in the month of Issuer's choice. The membership fee is not refundable in the event of termination of the account by either Cardholder or Issuer unless otherwise provided for by law.

**Illegal Use and Internet Gambling:** You agree that all transactions that you initiate by use of your card are legal in the jurisdiction where you live and/or where the transaction occurred. Internet gambling may be illegal in the jurisdiction in which you are located, including the United States. Your card may only be used for legal transactions. Display of a payment card logo by an online merchant does not mean that internet gambling transactions are lawful in all jurisdictions in which you may be located. You agree to repay according to the terms of this Agreement all transactions you initiate by use of your card, whether deemed legal or illegal.

#### **YOUR BILLING RIGHTS: KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

#### **Notify Us In Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or share draft (checking) account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

#### **Your Rights and Our Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including **Finance Charges**, and we can apply an unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any **Finance Charge** related to any questioned amount. If we didn't make a mistake, you may have to pay **Finance Charge**, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**Special Rule for Credit Card Purchases**

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two (2) limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within one hundred (100) miles of your current mailing address; and (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

**DISCLOSURES REQUIRED BY FEDERAL LAW**

<b>Credit Union Name</b>	CFE Federal Credit Union, 1000 Primera Blvd., Lake Mary, FL 32746
<b>Address, Zip, Telephone</b>	PO Box 958471, Lake Mary, FL 32795-8471, 407-896-9411 (Orlando) or 800-771-9411
<b>Interest Rates and Interest Charges</b>	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	Visa® Platinum Rewards <b>11.5% - 18.0%</b> • When you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	Visa Platinum Rewards <b>11.5% - 18.0%</b> • This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	Visa Platinum Rewards <b>11.5% - 18.0%</b> • This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	Visa Platinum Rewards <b>18%</b> • This APR will be applied to your account if you are 60 days past due. <b>How Long Will the Penalty APR Apply?:</b> If your APR is increased for the above reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on 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 transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the interest charge will be no less than \$0.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/credit card">http://www.federalreserve.gov/credit card</a> .
<b>Fees</b>	
• Annual Fee	<b>None</b>
<b>Transaction Fees:</b>	
• Balance Transfer	<b>None</b>
• Cash Advance	<b>None</b>
• Foreign Transaction	<b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees:</b>	
• Late-Payment	<b>\$30</b>
• Over-the-credit-limi	<b>\$30</b> regardless of the amount of the balance in excess of \$25, excluding any fees charged during the preceding cycle.
• Returned Payment	<b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases and cash advances)." See your account agreement for more details.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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