

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of _____. You can call Us at (540) 389-0244 or write to Us at Freedom First Federal Credit Union, P.O. Box 1999, Salem, VA 24153 to inquire if any changes have occurred since the effective date.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Rate: _____% - _____% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Reward: _____% - _____% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) For Balance Transfers	<p>VISA Rate: _____% - _____% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Reward: _____% - _____% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) For Cash Advances	<p>VISA Rate: _____% - _____% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Reward: _____% - _____% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR And When it Applies	<p>18.00%</p> <p>This APR may be applied to Your Account if You:</p> <p>1) Make a late payment;</p> <p>How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, for transactions that you make prior to the effective date of the increase, the Penalty Rate will apply until you make the next six consecutive minimum payments when due. For transactions that you make after the effective date of the increase, the Penalty Rate may be applied indefinitely.</p>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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.

Fees	
<p>Transaction Fees</p> <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	<p>\$5.00</p> <p>The greater of 2.00% of each advance or \$5.00</p> <p>1.00% of each foreign currency transaction in U.S. Dollars.</p> <p>1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> Returned Payment Over-the-Credit Limit Late Payment 	<p>Up to \$25.00</p> <p>Up to \$25.00</p> <p>Up to \$15.00 for unpaid balances less than \$250.01</p> <p>Up to \$25.00 for unpaid balances greater than \$250.00</p>

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