



## Fibre Federal Credit Union & TLC Visa Credit Card Application Disclosures

### INTEREST RATES AND INTEREST CHARGES

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|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>Visa Platinum: 1.90%</b> introductory APR for six months.*<br>After that, your APR will be <b>8.90%</b> .<br><b>Visa Classic: 10.50%</b>                                                                                                        |
| <b>APR for Balance Transfers</b>                                          | <b>Visa Platinum: 1.90%</b> introductory APR for six months.*<br>After that, your APR will be <b>8.90%</b> .<br><b>Visa Classic: 10.50%</b>                                                                                                        |
| <b>APR for Cash Advances</b>                                              | <b>Visa Platinum &amp; Classic: 10.50%</b>                                                                                                                                                                                                         |
| <b>How to Avoid Paying Interest on Purchases</b>                          | Your due date is an average of 30 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.                                                     |
| <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> |

### FEES

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|------------------------------------------------------------------------|----------------------------------------------------------------------|
| <b>Annual Fee</b>                                                      | <b>None</b>                                                          |
| <b>Transaction Fees</b><br>Cash Advance Fee<br>Foreign Transaction Fee | None<br>Up to 1% of the US dollar amount of the foreign transaction. |
| <b>Penalty Fees</b><br>Late Payment Fee<br>Returned Check Fee          | Up to \$20<br>\$15                                                   |

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

\*Introductory balance transfer rate applies only to balance transfers from another financial institution.

These Account Disclosures for the Visa Credit Card are part of and integrated with your Visa Credit Card Agreement with Fibre Federal Credit Union. We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees are effective as of July 1, 2020.