



**FPFCU Visa® Credit Card Interest Rates and Charges**

*Actual pricing will vary from one cardholder to another*

<p><b>Annual Percentage Rate (APR) for purchases</b> These APRs will vary with the market based on the Prime Rate</p>	<p><b>Prime + 12%</b> This APR will vary with the market based on the Prime Rate.</p>
<p><b>Annual Percentage Rate for Balance Transfers</b> These APRs will vary with the market based on the Prime Rate</p>	<p><b>Prime + 12%</b> This APR will vary with the market based on the Prime Rate.</p>
<p><b>Annual Percentage Rate for Cash Advances</b> These APRs will vary with the market based on the Prime Rate</p>	<p><b>Prime + 12%</b> This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When It Applies</b></p>	<p><b>18%.</b> This APR will be applied to your account if the account becomes more than 60 days past due. <b>How long will the penalty APR apply?</b> The penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p><b>Paying Interest</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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.</p>
<p><b>Minimum Interest Charge</b></p>	<p>If you are charged interest, the charge will be no less than \$1.50.</p>
<p><b>How We Will Calculate Your Balance:</b> We use a method called “average daily balance”, which includes new purchases.</p>	
<p><b>Loss of Introductory APR:</b> We may end our introductory APR and apply the Penalty APR if you become more than 60 days late in paying your bill.</p>	

**List of Fees**

<b>Set-Up and Maintenance Fees</b>	
<b>Annual Fee</b>	\$0
<b>Additional Card Fee</b>	\$10 (if applicable)
<b>Rush Card Fee</b>	\$50
<b>Transaction Fees</b>	
<b>Balance Transfer</b>	Either 3% of the transaction amount or \$10, whichever is greater
<b>Cash Advance</b>	Either 3% of the transaction amount or \$10, whichever is greater
<b>Pay By Phone</b>	\$5
<b>Foreign Transaction</b>	\$0
<b>Penalty Fees</b>	
<b>Late Payment</b>	\$25
<b>Over Credit Limit</b>	N/A
<b>Returned Payment</b>	\$25