

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of \_\_\_\_\_. You can call Us at (215) 612-5939 or write Us at Freedom Credit Union, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

**Annual Percentage Rate (APR) For Purchases**

VISA Cash Back: \_\_\_\_\_% Introductory Rate for \_\_\_\_ months.  
 After that Your APR will be \_\_\_\_\_% – \_\_\_\_\_% based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.

VISA Cash Back: \_\_\_\_\_% – \_\_\_\_\_% based on Your creditworthiness at the time You establish Your Account. These APRs will vary with the market based on the Prime Rate.

Share Secured VISA Cash Back: \_\_\_\_\_%

Student VISA Cash Back: \_\_\_\_\_%

**APR For Balance Transfers**

VISA Cash Back: \_\_\_\_\_% Introductory Rate for \_\_\_\_ months.  
 After that Your APR will be \_\_\_\_\_% – \_\_\_\_\_% based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.

VISA Cash Back: \_\_\_\_\_% – \_\_\_\_\_% based on Your creditworthiness at the time You establish Your Account. These APRs will vary with the market based on the Prime Rate.

Share Secured VISA Cash Back: \_\_\_\_\_%

Student VISA Cash Back: \_\_\_\_\_%

**APR For Cash Advances**

VISA Cash Back: \_\_\_\_\_% Introductory Rate for \_\_\_\_ months.  
 After that Your APR will be \_\_\_\_\_% – \_\_\_\_\_% based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.

VISA Cash Back: \_\_\_\_\_% – \_\_\_\_\_% based on Your creditworthiness at the time You establish Your Account. These APRs will vary with the market based on the Prime Rate.

Share Secured VISA Cash Back: \_\_\_\_\_%

Student VISA Cash Back: \_\_\_\_\_%

**Penalty APR and When it Applies**

\_\_\_\_\_%

This APR may be applied if You:

- 1) Make a late payment.

**How Long Will The Penalty APR Apply?:** If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the initial increase, the Penalty APR will also apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.

**SEE PAGE 2 for more important information regarding the costs of Your card**

**Interest Rate and Interest Charges (continued)****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 28 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****Penalty Fees**

- Returned Payment Up to **\$20.00**
- Late Payment Up to **\$30.00**

**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 APR and apply the Penalty Rate if You make a late payment.

**SEE PAGE 1 for more important information regarding the costs of Your card**