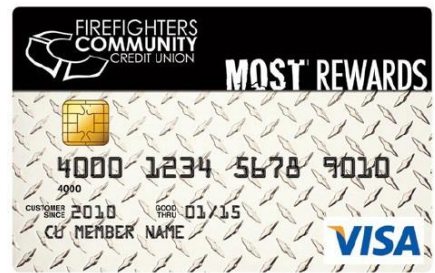




Great Rate Visa Transfer Promo:

- 1.99 Introductory APR on balance transfers made within 60 days of card activation
- \$0 Balance Transfer fee
- Rate good for 12 months after first balance transfer
- After the Introductory period ends, the Variable APR applies; currently 8.00%-16.00% APR
- Offer may be revoked at any time. Promotion valid for new Visa card accounts on non-FFCCU balance transfers only.



SCHUMER BOX

VISA Credit Card Rates and Interest Charges		
	Great Rate and Great Rate Share Secured	Most Rewards
Annual Percentage Rate on Purchases, Cash Advances and Balance Transfers	8.00-16.00% APR variable	9.50-17.50% APR variable
Variable Rate Information	The APR is based on your credit worthiness and uses the Prime Rate as its Index.	
Other APRs	Default Rate equals 25.00% APR* Penalty Pricing equals the applicable APR plus 10.00%**	
Grace Period for Repayment of the Balance for Purchases	25 Days	
Minimum Interest Charge	\$0.50	
For Credit Card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying 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 \$25	
• Late Payment	Up to \$25	
• Overlimit	Up to \$25	
Transaction Fees		
• Balance Transfer	\$0.00	
• Cash Advance	\$0.00	
• Foreign Transaction	1.00% of final settlement amount.	
Annual Fee	\$0	

For Card Services assistance, call 800.654.7728. To report lost or stolen Visa Credit Cards, call 800.449.7728. If Card is found, cut in half and mail to PO Box 31281, Tampa, FL 33631-3281.

* A 25.00% APR will apply to your account if your VISA account is 60 or more days past due and as a result, we elect to terminate your VISA account.

** The applicable APR will be increased by 10.00%, not to exceed the state maximum limit, for any payment received late (over 60 days). Members may be able to cure this penalty pricing mode and revert back to the applicable standard rate provided the account is brought current and remains current (not over 30 days late) for four (4) consecutive months.

How We Calculate Your Balance: We use a method called "Average Daily Balance (Including New Purchases)"

Credit Union Rewards Program: CU Rewards only applies to our "Most Rewards" type VISA card. Delinquent and/or Over the Credit Limit Accounts are not eligible.

The information about the costs of the Card(s) described in this application is accurate as of January 2016. This information may have changed after the date. To find out about changes in the information call 800.621.4644 or write to: FFCCU, 4664E.71st St., Cuyahoga Heights, OH 44125