

# FEES, RATES AND INTEREST CHARGES

**SCHUMER  
BOX**



## VISA Credit Card Rates and Interest Charges

	Great Rate and Great Rate Share Secured	Most Rewards
<b>Annual Percentage Rate on Purchases</b>	<b>12.00%-22.00%</b> Variable	<b>13.50%-23.50% APR</b> Variable
<b>Annual Percentage Rate on Cash Advances</b>	<b>12.00%-22.00% APR</b> Variable	<b>13.50%-23.50% APR</b> Variable
<b>Annual Percentage Rate on Balance Transfers</b>	<b>12.00%-22.00% APR</b> Variable	<b>13.50%-23.50% APR</b> Variable
<b>Variable Rate Information</b>	The APR is based on your credit worthiness and uses the Prime Rate as its Index.	
<b>Other APRs</b>	Default Rate equals <b>25.00% APR*</b> Penalty Pricing equals the applicable APR plus <b>10.00%**</b>	
<b>Grace Period for Repayment of the Balance for Purchases</b>	25 days	
<b>Minimum Interest Charge</b>	\$.50	
<b>For Credit Card tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying 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

### Penalty Fees:

• Returned Payment	<b>Up to \$25</b>
• Late Payment	<b>Up to \$25</b>
• Over limit	<b>Up to \$25</b>

### Transaction Fees:

• Balance Transfer	<b>\$0.00</b>
• Cash Advance	<b>\$0.00</b>
• Foreign Transaction	<b>1.00% of final settlement amount</b>
<b>Annual Fee:</b>	<b>\$0</b>

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

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 P.O. 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 a 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

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 October 2021. This information may have changed after the date. To find out about the changes in the information, call 800-621-4644 or write to: FFCCU, 4664 E. 71st Street, Cuyahoga Heights, Ohio 44125.