

FEES, RATES AND INTEREST CHARGES



SCHUMER BOX

VISA Credit Card Rates and Interest Charges

	Great Rate and Great Rate Share Secured	Most Rewards
Annual Percentage Rate on Purchases	11.25%-21.25% Variable	12.75%-22.75% APR Variable
Annual Percentage Rate on Cash Advances	12.00%-22.00% APR Variable	13.50%-23.50% APR Variable
Annual Percentage Rate on Balance Transfers	12.00%-22.00% APR Variable	13.50%-23.50% 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	\$.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
----------------	-------------------

• Over limit	Up to \$25
--------------	-------------------

Transaction Fees:

• Balance Transfer	\$0.00
--------------------	---------------

• Cash Advance	\$0.00
----------------	---------------

• Foreign Transaction	1.00% of final settlement amount
-----------------------	---

Annual Fee:	\$0
--------------------	------------

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

For Card Services assistance, call 216-621-4644. To report lost or stolen VISA Credit Cards, call 866-820-6072. 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 Limit Accounts are not eligible.

The information about the costs of the Card(s) described in this application is accurate as of January 1, 2026. This information may have changed after the date. To find out about the changes in the information, call 216-621-4644 or write to: FFCCU, 4664 E. 71st Street, Cuyahoga Heights, Ohio 44125.