Fort Sill FEDERAL CREDIT UNION
A Community Credit Union

PO Box 1527
Lawton, OK 73502
(580) 353-2124
www.fsfcu.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA CLASSIC VARIABLE / VISA GOLD VARIABLE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Classic Variable** **7.15%** This APR will vary with the market based on the Prime Rate. **Visa Gold Variable** **7.15%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Classic Variable** **7.15%** This APR will vary with the market based on the Prime Rate. **Visa Gold Variable** **7.15%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**Visa Classic Variable** **None** **Visa Gold Variable** **None**
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	**None**
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	 **None** **None** **1.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$10.00** Up to **$22.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (excluding new purchases) (including new cash advances)."

LOANLINER

SEE NEXT PAGE for more important information about your account.

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Effective Date: January 3, 2023.
The information about the costs of the card described in this application is accurate as of:
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic Variable and Visa Gold Variable are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:

Late Payment Fee:
$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:
$22.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:
$50.00.

Card Replacement Fee:
$10.00.

Document Copy Fee:
$1.00.

PIN Replacement Fee:
$3.00.

Rush Fee:
$25.00.

Statement Copy Fee:
$1.00/per page

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