



Invested in You

P.O. Box 2600, Jacksonville, Florida 32232
 904.354.8537 ■ 800.342.8416 ■ www.CommunityFirstFL.org



VISA PLATINUM

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.90% to 16.40% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	7.90% to 16.40% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	7.90% to 16.40% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 . The minimum interest charge will be charged on any dollar amount.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
- Cash Advance Fee	\$10.00 or 2% of the amount of each cash advance, whichever is greater (Maximum Fee: \$50.00)
- Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date.

The information about the costs of the card described in this application is accurate as of **November 1, 2011**.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00	
Document Copy Fee	\$3.00	
Rush Fee	\$35.00	
Card Replacement Fee	\$10.00	