

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of _____. You can call Us at (866) 809-2677 or write Us at Las Colinas Federal Credit Union, 555 Cimarron Trail, Irving, TX 75063 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	Gold VISA: <u>12.99</u> % Secured VISA: <u>10.99</u> %	Classic VISA: <u>15.99</u> %
APR For Balance Transfers	Gold VISA: <u>12.99</u> % Secured VISA: <u>10.99</u> %	Classic VISA: <u>15.99</u> %
APR For Cash Advances	Gold VISA: <u>12.99</u> % Secured VISA: <u>10.99</u> %	Classic VISA: <u>15.99</u> %
Penalty APR And When it Applies	17.90% This APR may be applied to Your VISA Feature Category if You: 1) Make a late payment; or 2) Make a payment that is returned unpaid. How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.	
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.	
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	<ul style="list-style-type: none"> Balance Transfer Foreign Transaction 	1.00% of each transfer [\$25.00 minimum] 1.00% of each foreign currency transaction in U.S. Dollars 0.80% of each U.S. Dollar transaction that occurs in a foreign country
Penalty Fees	<ul style="list-style-type: none"> Late Payment Returned Payment 	Up to \$10.00 Up to \$25.00

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