1st Community Federal Credit Union
3505 Wildewood Drive
San Angelo, TX 76904

BUSINESS CREDIT CARD SOLICITATION DISCLOSURE

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of October 2018. The information may have changed after that date. To find out what may have changed call us at 325-653-1465 or 800-749-1465 or write us at 3505 Wildwood Drive, San Angelo TX 76904. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	Visa Platinum Rewards - 2.95% introductory APR for 12 months from date of account opening.* After that, 12.95%.*
ANNUAL PERCENTAGE RATE for Balance Transfers	Visa Platinum Rewards - 2.95% introductory APR for 12 months from date of first balance transfer.** After that, 12.95%.**
ANNUAL PERCENTAGE RATE for Cash Advances	Visa Platinum Rewards - 12.95%***
Penalty Rate (APR)	17.95% ****
How to Avoid Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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

Annual Fee	None
Transaction Fees	
Cash Advance Fees	None
Foreign Fees	Up to 1.00% of each transaction in U.S. Dollars.
Expedited Card Fee	Up to $75 per card
Standard Statement Copy	$4 per monthly statement
Penalty Fees	
Late Fees	Up to $25
Over-the Credit Line	None
Returned Payment	Up to $25
Convenience Fee	Up to $25

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)". See your Credit Card Agreement for more details.

Minimum Payment Due: 2% of the New Balance or $25, whichever is greater. If your New Balance is $25 or less, you agree to pay your Account in Full by the payment due date.

* Purchase Introductory APR and Standard APR: The Introductory APR is activated by making a purchase within the first 12 months after the card is issued. These purchases will receive the Introductory Rate of 2.95% ANNUAL PERCENTAGE RATE for 12 months after the account opening date. After this period the Standard Rate will apply to any existing balance and all new purchases. If your minimum payment is not received within 60 days of the payment due date The APR on your entire account balance will change to the penalty rate.

** Balance Transfer Introductory APR and Standard APR: The Introductory APR is activated by transferring a balance to the card issued. This will apply to the first balance transfer. The balance transfer will receive the Introductory Rate of 2.95% ANNUAL PERCENTAGE RATE for 12 months. After this period the Standard Rate will apply to any existing balance remaining from the Balance Transfer. If your minimum payment is not received within 60 days of the payment due date The APR on your entire account balance will change to the ****penalty rate.

***Cash Advance Standard APR: At all times, you will pay an INTEREST CHARGE for cash advances at the Standard APR.

****Penalty Rate: If your minimum payment is not received within 60 days of the payment due date your entire account is subject to change to the penalty rate of 17.95% APR. The Penalty APR will remain in place until you make 3 (three) consecutive monthly payments as shown on your statement. After three consecutive payments the rate will revert to the Standard Rate as shown on the Account Opening Disclosures.

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