

# CREDIT CARD IMPORTANT DISCLOSURES



Interest Rates and Interest Charges			
	Visa Rewards Plus	Dinero Visa	Savings Secured Visa
Annual Percentage Rate (APR) for Purchases	0.00% for twelve billing cycles from the date of account opening.		
	After that, your APR will be <b>8.90% to 14.90%</b> based on your creditworthiness.	After that, your APR will be <b>9.90%</b>	After that, your APR will be <b>16.90%</b>
APR for Balance Transfers	0.00% for first twelve months of each balance transfer.		
	After that, your APR will be <b>8.90% to 14.90%</b> , based on your creditworthiness.	After that, your APR will be <b>9.90%</b>	After that, your APR will be <b>16.90%</b>
APR for Cash Advances	<b>8.90% to 14.90%</b> , based on your creditworthiness.	<b>9.90%</b>	<b>16.90%</b>
Penalty APR and When it Applies	Not Applicable		
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.		
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		

Fees	
Annual Fee	None
Transactions Fees	None
<ul style="list-style-type: none"> <li>Cash Advance</li> <li>Balance Transfer</li> <li>Foreign Transaction</li> </ul>	None None None
Penalty Fees	Up to \$25
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	Up to \$25 Up to \$25

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See the Card Agreement for more details.

The information about the costs of the cards described in this form is accurate as of March 1, 2017. This information may have changed after that date. To find out what may have changed, write to us at Advancial Federal Credit Union, Lending Department, 1845 Woodall Rodgers Fwy., Ste. 1300, Dallas, TX 75201 or call us at 800.322.2709.