

**TYNDALL FEDERAL CREDIT UNION
VISA® PLATINUM DISCLOSURE**

Annual Percentage Rate (APR) Visa® Platinum Premium Visa® Platinum Basic	10.90% 6.90%
Other APRs	Cash Advance APR: 10.90% Visa® Platinum Premium 6.90% Visa® Platinum Basic Balance Transfer APR: 10.90% Visa® Platinum Premium 6.90% Visa® Platinum Basic
Grace period	For Purchases: 25 days, starting with the billing date on the statement For Cash Advances: Always subject to FINANCE CHARGE from the date they are posted to your account.
Method of computing the balance for purchases	Average Daily Balance
Annual fees Visa® Platinum Premium Visa® Platinum Basic	None None
Minimum finance charge	None
Transaction fee for purchases	None
Late payment fee	10% of payments due with a minimum of \$2.00

Other Fees: Fee for ATM cash advances - None if performed at a Tyndall Federal Credit Union Branch or a Tyndall Federal Credit Union Automated Teller Machine (ATM).

Wisconsin Fees Only: Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor's interest unless prior to the time credit is granted, the creditor is provided with a copy of the agreement, court order or statement, or has actual knowledge of any adverse provision.

New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees, and grace periods.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Washington State Residents: Washington state law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, or marital status. The Washington State Human Rights Commission administers compliance with this law.