

**TYNDALL FEDERAL CREDIT UNION  
VISA® GOLD APPLICATION DISCLOSURE**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b> Visa® Gold Basic  Visa® Gold Premium	<b>7.95% to 10.75%, based on your credit worthiness</b>  <b>11.90% to 12.90%, based on your credit worthiness</b>
<b>APR for Balance Transfers</b> Visa® Gold Basic  Visa® Gold Premium	7.95% to 10.75%  11.90% to 12.90%
<b>APR for Cash Advances</b> Visa® Gold Basic  Visa® Gold Premium	7.95% to 10.75%  11.90% to 12.90%
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>● Balance Transfer</li> <li>● Cash Advance</li> <li>● Foreign Transaction</li> </ul>	None None - International transactions that involve currency conversions - <b>1%</b> - International transactions that do not involve currency conversions - <b>0.8%</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>● Late Payment</li> <li>● Over-the-Credit Limit</li> <li>● Returned Payment</li> </ul>	<b>10%</b> of payment due with a minimum of \$2.00 (maximum <b>\$25</b> ) None Up to <b>\$25</b>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>● Required</li> </ul>	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).

## How We Will Calculate Your Balance - Average Daily Balance

Billing Rights - Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

**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.