

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

<p><b>Annual Percentage Rate (APR) for purchases</b> Visa® Gold Basic</p> <p>Visa® Gold Premium</p>	<p><b>7.95% to 10.75%</b></p> <p><b>11.90% to 12.90%</b></p>
<p><b>Other APRs</b> Visa® Gold Basic: Cash Advance and Balance Transfer APR</p> <p>Visa® Gold Premium: Cash Advance and Balance Transfer APR</p>	<p>7.95% to 10.75%</p> <p>11.90% to 12.90%</p>
<p><b>Grace period</b></p>	<p>For Purchases: 25 days, starting with the billing date on the statement</p> <p>For Cash Advances: Always subject to FINANCE CHARGE from the date they are posted to your account.</p>
<p><b>Method of computing the balance for purchases</b></p>	<p>Average Daily Balance</p>
<p><b>Annual fees</b></p>	<p>None</p>
<p><b>Minimum finance charge</b></p>	<p>None</p>
<p><b>Transaction fee for purchases</b></p>	<p>None</p>
<p><b>Late payment fee</b></p>	<p>10% of payments due with a minimum of \$2.00</p>

**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.