



Tyndall Federal Credit Union  
 P.O. Box 59760  
 Panama City, FL 32412-0760

850-769-9999 (888-896-3255, toll-free)  
 tyndall.org

### IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at 888-896-3255 or at the address on Page 1 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	CREDIT CARD	REWARDS CREDIT CARD	SECURED CREDIT CARD
<b>Annual Percentage Rate (APR) for Purchases</b>	_____% Introductory APR for _____ months. After that, your Standard APR will be _____%, _____%, _____%, _____%, or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.	_____% Introductory APR for _____ months. After that, your Standard APR will be _____%, _____%, _____%, _____%, or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.	_____% Introductory APR for _____ months. After that, your Standard APR will be _____%, _____%, _____%, _____%, or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	_____% , _____% , _____% , _____% , or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.	_____% , _____% , _____% , _____% , or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.	_____% , _____% , _____% , _____% , or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	_____% , _____% , _____% , _____% , or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.	_____% , _____% , _____% , _____% , or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.	_____% , _____% , _____% , _____% , or _____% depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
<b>Minimum Interest Charge</b>	None		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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:	
<b>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	None None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> • Late Payment: • Over-the-Credit Limit: • Returned Payment:	10% of payment due with a minimum of \$2.00 (maximum \$25.00) None Up to \$25.00 if your payment is returned for any reason

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.