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 **10/1/2026**. 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. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:		
	CREDIT CARD	**SECURED CREDIT CARD**
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	**10.74 %, 11.74 %, 12.69 %, 12.74 %,** or **13.24 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**16.74 %, 17.69 %, 17.74 %, 18.00 %,** or **N/A %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	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.	
Minimum Interest Charge	None	
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 **http://www.consumerfinance.gov/learnmore**	

FEES:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
• Application Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	**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
Penalty Fees	
• Late Payment:	**10%** of payment due with a minimum of $2.00 (maximum $25.00)
• Over-the-Credit Limit:	None
• Returned Payment:	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)."

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