ABNB Federal Credit Union
830 Greenbrier Circle
Chesapeake, VA 23320
(800) 443-1141 • (757) 523-5300
www.abnbfcu.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA mastercard

VISA RATE PLATINUM/VISA REWARD PLATINUM/MASTERCARD REWARD PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Rate Platinum** **8.49 %** to **18 %**, based on your creditworthiness. **Visa Reward Platinum** **9.99 %** to **18 %**, based on your creditworthiness. **MasterCard Reward Platinum** **9.99 %** to **18 %**, based on your creditworthiness.
APR for Balance Transfers	**Visa Rate Platinum** **8.49 %** to **18 %**, based on your creditworthiness. **Visa Reward Platinum** **9.99 %** to **18 %** , based on your credit worthiness. **MasterCard Reward Platinum** **9.99 %** to **18 %** , based on your credit worthiness.
APR for Cash Advances	**Visa Rate Platinum** **8.49 %** to **18 %**, based on your creditworthiness. **Visa Reward Platinum** **9.99 %** to **18 %**, based on your creditworthiness. **MasterCard Reward Platinum** **9.99 %** to **18 %**, based on your creditworthiness.
How to Avoid Paying Interest on Purchases	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.
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	
Annual Fee - Annual Fee	**None**

SEE NEXT PAGE for more important information about your account.

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Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Rate Platinum, Visa Reward Platinum - Foreign Transaction Fee - MasterCard Reward Platinum	 **None** **None** **1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars **1.00%** of each transaction in U.S. dollars completed outside the U.S. **1.00%** of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

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

Effective Date:
The information about the costs of the card described in this application is accurate as of: July 1st, 2019
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Rate Platinum, Visa Reward Platinum and MasterCard Reward Platinum are secured credit cards.
Credit extended under this credit card account is secured by various personal property and money including, but not limited to:
(a) any goods you purchase with this account,
(b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares,
(c) all shares you have in anyindividual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in anyother account that would lose special tax treatment under state or federal law, and
(d) collateral securing other loans you have with the Credit Union excluding dwellings.
Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union.
For clarity, you will not be deemed a covered borrower if:
(i) you establish your credit card account when you are not a covered borrower; or
(ii) you cease to be a covered borrower.

Other Fees & Disclosures:
Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$5.00.

Rush Fee:
$25.00.

Statement Copy Fee:
$5.00.

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