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

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM PREFERRED/ABNB BLACK

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Preferred** **6.99% to 16.50%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **ABNB Black** **9.50% to 12.49%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum Preferred** **2.99%** Introductory APR until December 31, 2020. After that, your APR will be **6.99% to 16.50%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **ABNB Black** **2.99%** Introductory APR until December 31, 2020. After that, your APR will be **9.50% to 12.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum Preferred** **6.99% to 16.50%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **ABNB Black** **9.50% to 12.49%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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**

LOANLINER

SEE NEXT PAGE for more important information about Your Account.

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Transaction Fees	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**None**
- Foreign Transfer Fee - Visa Platinum Preferred	**1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
- Foreign Transfer Fee -ABNB Black	**None**
Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Returned Payment Fee	Up to **$25.00**

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

Promotional Period for Introductory APR:
The Introductory APR for balance transfers will apply to transactions posted to your account from 01/15/2020 until 06/30/2020. Any existing balances on ABNB Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:
The information about the costs of the card described in this application is accurate as of: **April 1st, 2020**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Preferred and ABNB Black 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 any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other 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 one or more days late in making a payment.

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

Card Replacement Fee:
$5.00.

Rush Fee:
$25.00.

Statement Copy Fee:
$5.00.

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