

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases Xtreme VISA®	14.90% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers Xtreme VISA®	1.99% Introductory APR for six (6) months on Balance Transfers made between December 19, 2014 and March 18, 2015. After that, your APR will be 14.90% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances Xtreme VISA®	14.90% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> ● Balance Transfer ● Cash Advance ● Foreign Transaction 	None None - International transactions that involve currency conversions - 1% of each transaction in U.S. Dollars - International transactions that do not involve currency conversions - 0.8% of each transaction in U.S. Dollars
Penalty Fees <ul style="list-style-type: none"> ● Late Payment ● Over-the-Credit Limit ● Returned Payment 	10% of payment due with a minimum of \$2.00 (maximum \$25) None Up to \$25
Other Fees <ul style="list-style-type: none"> ● Required 	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).

How We Will Calculate Your Balance - Average Daily Balance

Variable Rate Information: The Index used to determine your variable APRs is the Prime Rate published in the Money Rates column of the *Wall Street Journal* on the last business day the rate is published in each calendar month. If the Prime Rate changes, the new rate will take effect on the first day of the next billing cycle. As of 12/17/2008, the Prime Rate is 3.25%.

APR for Purchases and Balance Transfers: To determine the APR for purchases and balances transfers, we add a margin of 4.70% to 9.65% to the Index (Prime Rate), with a cap of 18.00%. If the Prime Rate decreases, the APR will also decrease. If the Prime Rate increases, the APR will also increase up to the cap of 18.00%.

APR for Cash Advances: To determine the APR for cash advances, we add a margin of 3.65% or 7.65% to the Index (Prime Rate), with a cap of 18.00%. If the Prime Rate decreases, the APR will also decrease. If the Prime Rate increases, the APR will also increase up to the cap of 18.00%.

Billing Rights - Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

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.