



GTE Federal Credit Union DBA GTE Financial
 P.O. Box 172599
 Tampa, FL 33672-0599
 (813) 871-2690
 www.gtefinancial.org

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of July 15, 2012. You can contact us at (813) 871-2690 or toll free at 1-(888) 871-2690 or P.O. Box 172599, Tampa, FL 33672-0599 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	PLATINUM	SECURED
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	6.99% to 17.99% depending on your creditworthiness.	16.99%
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 purchase 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	If you are charged interest, the charge will be no less than \$0.50.	
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:	
Visa Platinum	None
Visa Secured	None
Visa Platinum with CU Rewards	\$25.00*
- Application Fee:	None
Transaction Fees	
- Convenience Check:	None
- 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:	Up to \$25.00 if your payment is late 10 days or more
- Over-the-Credit Limit:	None
- Returned Payment:	Up to \$25.00 if your payment is returned for any reason

*An annual fee for your Visa Platinum CUREwards card will be charged initially after the first 90 days and annually thereafter. The annual fee will be waived for Member Advantage Program members. For more information about Member Advantage refer to www.gtefinancial.org/MemberAdvantage. Visit www.gtefinancial.org/programrules for CUREwards rules and conditions.

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

Other Fees:

Payment by GTE Online Banking, Make Payment:	Free
Payment by Branch Transaction (from checking):	Free
Payment by Mail to Processing Center:	Free
Rush PIN Fee:	\$15.00 (Available free if completed in branch)
Statement Copy:	\$1.00
Rush Card Fee:	\$15.00
Card Replacement Fee:	\$5.00 [†]
Payment By Processor:	\$5.00
Immediate Payment Fee:	\$3.00
Convenience Check Copy Fee:	\$1.00
Returned Convenience Check:	Up to \$25.00 if a convenience check if declined for any reason
Convenience Check Stop Payment Request:	Up to \$29.00 if you stop payment of a convenience check for any reason

[†]Fee waived for Member Advantage program members.