



Frontwave Credit Union
 1278 Rocky Point Drive
 Oceanside, CA 92056-5867
 Toll Free (800) 736-4500
 Fax (877) 789-7628

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 _____. You can contact us toll free at (800) 736-4500 or the address listed above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	Visa Platinum	Visa Classic
Annual Percentage Rate (APR) for Purchases	9.50%	10.00% to 21.00% depending on your credit history.
APR for Cash Advances	11.50%	12.00% to 23.00% depending on your credit history.
APR for Balance Transfers	0% Introductory APR for one year from date of account opening for any balance transfers up to \$10,000 completed within the first 90 days of account opening. After that, and for amounts over \$10,000 or any balance transfers completed after the first 90 days of account opening, your Standard APR will be 9.50%	0% Introductory APR for one year from date of account opening for any balance transfers up to \$10,000 completed within the first 90 days of account opening. After that, and for amounts over \$10,000 or any balance transfers completed after the first 90 days of account opening, your Standard APR will be 10.00% to 21.00% depending on your credit history.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. <i>For Purchases:</i> We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. <i>For Cash Advances and Balance Transfers:</i> You cannot avoid paying interest and we will begin charging interest on the date the cash advance or balance transfer is posted to your account.	
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	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer: None • Cash Advance: 2% of the amount of each cash advance or \$5.00, whichever is greater • 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 <ul style="list-style-type: none"> • Late Payment: Up to \$10.00 if your payment is more than 10 days late. • Returned Payment: Up to \$29.00 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)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.



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INTEREST RATES and INTEREST CHARGES:	
	Signature Reward Card
Annual Percentage Rate (APR) for Purchases	%, % or % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	%, % or % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% Introductory APR for one year from date of account opening for any balance transfers up to \$10,000 completed within the first 90 days of account opening. After that, and for amounts over \$10,000 or any balance transfers completed after the first 90 days of account opening, your Standard APR will be %, % or % 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. <i>For Purchases:</i> We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. <i>For Cash Advances and Balance Transfers:</i> You cannot avoid paying interest and we will begin charging interest on the date the cash advance or balance transfer is posted to your account.
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
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 2% of the amount of each cash advance or \$5.00 , whichever is greater 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: • Returned Payment:	Up to \$10.00 if your payment is more than 10 days late. Up to \$29.00 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)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.