



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 4/1/2022. 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 | Visa Secured |
| Annual Percentage Rate (APR) for Purchases | 9.50% | 13.00% to 21.00% depending on your credit history. | 14.90% |
| APR for Cash Advances | 11.50% | 15.00% to 23.00% depending on your credit history. | 16.90% |
| APR for Balance Transfers | 9.50% | 13.00% to 21.00% depending on your credit history. | 14.90% |
| 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: 3% of the amount of each transfer or \$5.00, whichever is greater. • 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 1% 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)."



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 11/20/2022. 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: | |
|---|---|
| | Signature Reward Card |
| Annual Percentage Rate (APR) for Purchases | 16.74%, 19.74%, or 22.74% depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 18.74%, 21.74%, or 25.74% depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 16.74%, 19.74%, or 22.74% 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: | 3% of the amount of each transfer or \$5.00 , whichever is greater. 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 1% 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)."