



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 **07/20/2023**. 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.

<b>INTEREST RATES and INTEREST CHARGES:</b>			
	<b>Visa Platinum</b>	<b>Visa Classic</b>	<b>Visa Secured</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.50 %</b>	<b>14.00 % to 22.00 %</b> depending on your credit history.	<b>14.90 %</b>
<b>APR for Cash Advances</b>	<b>11.50 %</b>	<b>16.00 % to 24.00 %</b> depending on your credit history.	<b>16.90 %</b>
<b>APR for Balance Transfers</b>	<b>9.50 %</b>	<b>14.00 % to 22.00 %</b> depending on your credit history.	<b>15.90 %</b>
<b>Paying Interest</b>	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.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul>	<p><b>3%</b> of the amount of each transfer or <b>\$5.00</b>, whichever is greater.</p> <p><b>2%</b> of the amount of each cash advance or <b>\$5.00</b>, whichever is greater.</p> <p><b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion. <b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Returned Payment:</li> </ul>	<p>Up to <b>\$10.00</b> if your payment is more than 10 days late.</p> <p>Up to <b>\$29.00</b> if your payment is returned for any reason.</p>

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



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<b>INTEREST RATES and INTEREST CHARGES:</b>	
	<b>Signature Reward Card</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>17.24%, 20.24%, or 23.24%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>19.24%, 22.24%, or 25.24%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>17.24%, 20.24%, or 23.24%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b>	
• Annual Fee:	None
<b>Transaction Fees</b>	
• Balance Transfer:	<b>3%</b> of the amount of each transfer or <b>\$5.00</b> , whichever is greater.
• Cash Advance:	<b>2%</b> of the amount of each cash advance or <b>\$5.00</b> , whichever is greater
• Foreign Transaction:	<b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b>	
• Late Payment:	Up to <b>\$10.00</b> if your payment is more than 10 days late.
• Returned Payment:	Up to <b>\$29.00</b> 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)."