



**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 are accurate as of **2/19/2020**. 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 Classic</b>
<b>Annual Percentage Rate (APR) for Purchases &amp; Balance Transfers</b>	<b>13.00% to 21.00%</b> depending on your credit history.
<b>APR for Cash Advances</b>	<b>15.00% to 23.00%</b> depending on your credit history.
<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: None</li> <li>• Cash Advance: <b>2%</b> of the amount of each cash advance or <b>\$5.00</b>, whichever is greater</li> <li>• 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</li> </ul>	
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$10.00</b> if your payment is more than 10 days late.</li> <li>• Over-the-Credit Limit: None</li> <li>• Returned Payment: Up to <b>\$29.00</b> if your payment is returned for any reason.</li> </ul>	

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