

SchoolsFirst FCU School Employee Mastercard® Credit Card Disclosure

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	11.50% - 17.90% when you open your account, based on your creditworthiness. After that, this APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.50% - 17.90% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	16.50% - 17.90% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	<p>17.90%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make your payment 60 days late or: 2) A returned payment causes your account to become 60 days late. <p>How long will the Penalty APR apply? If your APRs are increased for either of these reasons, the Penalty APR will apply until you make six consecutive minimum payments beginning with the statement cycle immediately following the event that triggered the Penalty APR, provided you do not exceed your credit limit during that time period.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month and your previous balance is zero or a credit balance. We will begin charging interest on cash advances and convenience checks on the date they are posted to your account.
Minimum Interest Charge	None
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	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transactions 	None None 2% of the transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$25 imposed 15 days after the due date. Up to \$20.

How We Will Calculate Your Balance: We use a method called "average adjusted daily balance (including new purchases)." See your account agreement for more details.

Other Fees: Rush Card: \$20; Stop Payment: \$15 for Convenience Checks or Balance Transfers.

Penalty APR: We may apply the Penalty APR if your payment is 60 days late.