

## SchoolsFirst FCU School Employee Mastercard® Credit Card Disclosure

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.75% - 17.90%</b> when you open your account, based on your creditworthiness.  After that, this APR will vary with the market based on the Prime Rate. Any changes to the APR will occur annually on the first business day of August (based on the Prime Rate) and no more than one adjustment per 12-month period will occur.
<b>APR for Balance Transfers</b>	<b>9.75% - 17.90%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>14.75% - 17.90%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>17.90%</b>  This APR may be applied to your account if you:  1) Make your payment 60 days late; or 2) A returned payment causes your account to become 60 days late.  <b>How long will the Penalty APR apply?</b> 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.
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transactions</li> </ul>	<b>None</b> <b>None</b> <b>2%</b> of the transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<b>Up to \$25</b> imposed 15 days after the due date. <b>Up to \$20.</b>

**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; Card Replacement: \$5; Stop Payment: \$15 for Convenience Checks or Balance Transfers.

**Loss of Introductory APR:** We may end your introductory/promotional APR (if any) and apply the Penalty APR if your payment is 60 days late.

SchoolsFirst FCU's credit card program features a range of interest rates based on a variety of factors, including the applicant's credit rating. Programs, rates, terms and conditions are subject to change.