

IMPORTANT DISCLOSURE INFORMATION- MASTERCARD
FOR FFCU Platinum, Platinum Rewards and Credit Builder MasterCard Accounts

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	<p>Promotional offer for a limited time is 0% introductory APR for 12 months with a 4% balance transfer fee.</p> <p>After the introductory period is over: Platinum: 13.25%* - 18.00%* based on your creditworthiness at the time you open the account. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards: 14.75%* - 18.00%* based on your creditworthiness at the time you open the account. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Credit Builder: 17.90% fixed rate.</p>
Penalty Annual Percentage Rate (APR) and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers and convenience checks on the date they are posted to your account.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard
Fees and Charges	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	4% None 1.1% of the transaction amount in U.S dollars
Penalty Fees <ul style="list-style-type: none"> Late Payment Over-the-limit Returned Payment 	If payment is 7 days or more past due, you will be charged \$25. None \$15

How We Will Calculate Your Balance: We use a method called "average daily balance (including purchases)". See your account agreement for more details. The information about the costs of the cards described in this application are accurate as of January 2016. This information may have changed after that date. To find out what may have changed, call us at (626) 445-0950 or write to us at P.O. Box 660130, Arcadia, CA 91066-8042 or visit our website to view the most recent version at www.foothillcu.org.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights are provided in your account agreement.

*Foothill Federal Credit Union has a loan program, which features a range of interest rates for some consumer loans. A rate is based on a variety of factors, including the applicant's credit rating at the time the new loan is opened. After that the Standard Annual Percentage Rate (APR) may vary quarterly. The APR is a variable rate determined quarterly by adding a margin 5.5% - 14.75% (depending on our review of your application and credit history) to the Prime Rate (Index) which is published in the "Money Rates" column of the Wall Street Journal on the last business day of each calendar quarter.