



ACCOUNT OPENING DISCLOSURE

CLASSIC & CLASSIC SECURED CARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	% as of The APR is Prime + 3.74%. The rate may vary monthly and is based on the highest Prime rate as published in the Wall Street Journal on the last day of each month, effective the following day.
APR for Cash Advances and Balance Transfers	% as of The APR is Prime + 3.74%. The rate may vary monthly and is based on the highest Prime rate as published in the Wall Street Journal on the last day of each month, effective the following day.
Penalty APR and When It Is Applicable	None
Minimum Interest Charge	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 any interest on purchases if you pay your entire balance by the due date each month.
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 Federal Reserve Board's website at: federalreserve.gov/credit card
Fees	
Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None Up to a 1.00% International Service Assessment Fee (ISA). This fee applies to purchases and cash advances made in foreign countries and foreign currencies, and is in accordance with the operating regulations for international transactions established by VISA International, Inc.

Penalty Fees - Late Payment Fee - Returned Payment - Over-the-Credit Limit Fee	Up to \$31.25 (if your payment is more than 15 days late) Up to \$15.00 Up to \$15.00
Other Fees - Credit Life Insurance Single - Credit Life Insurance Joint - Credit Disability Insurance Single - Credit Disability Insurance Joint	\$0.30 per \$1,000 balance at the end of each statement period \$0.54 per \$1,000 balance at the end of each statement period \$0.75 per \$1,000 balance at the end of each statement period \$1.35 per \$1,000 balance at the end of each statement period
Collateral	
Visa Classic Visa Classic Secured Visa Classic Secured Upgrade to Unsecured	You are giving a security interest in your present and future shares in the Credit Union. You are giving a security interest in your present and future shares in the Credit Union. You grant the Credit Union a security interest equal to the approved limit plus \$100 in your share savings account(s). Starting at 12 months, we'll review your account periodically to see if you are eligible to have your hold removed and be upgraded to an unsecured Visa Classic Card. The review will be based on your general credit and account history with APL Federal Credit Union.

How We Will Calculate Your Balance:

We use an Average Daily Balance, which includes any new purchases. See your account agreement for more details.

Other Fees and Disclosures:

Card Replacement Fee: \$5

Plastic Claim Reversal: \$10 per transaction

Returned Visa Statement: \$3

Visa Statement Copy Fee: \$0.50 per page

The information in this disclosure is accurate as of 1/13/2023. Contact APL FCU to find out what may have changed after that date.

I have read and/or received a copy of this disclosure.

Primary Member/Cardholder Signature

Date

Member #

Loan #