

**DADE COUNTY FEDERAL CREDIT UNION**

1500 NW 107th Ave • Doral, FL 33172

(305) 471-5080 • (800) 299-7147

Fax: (786) 845-3150 • www.dcfcu.org

STUDENT VISA**APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.65% to 17.90% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	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 do not charge you interest on purchases if you pay your entire balance by the due date each month.
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	
Transaction Fees • Foreign Transaction Fee	1.50% of each transaction in U.S. dollars
Penalty Fees • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee	Up to \$35.00 Up to \$35.00 Up to \$35.00

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

Effective Date. The information about the costs of the card described in this application is accurate as of **January 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Over-the-Credit-Limit-Fee	\$25.00 or the amount of the transaction exceeding your credit limit, whichever is less. In the event you exceed your credit limit in any of the six (6) billing cycles following the violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less, if new balance less any fees is more than \$1.00 over your credit limit.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in any of the six (6) billing cycles following the violation, you will be charged \$35.00 or the amount of the required minimum payment.
Replacement Card Fee	\$10.00 per card
Statement Copy Fee	\$2.00
Rush Fee	\$25.00