

Visa® Initial Disclosure & Balance Transfer Request Form

SF Fire Credit Union Business Visa®

INTEREST RATES AND INTEREST CHARGES

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|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) For Purchases, Cash Advances & Balance Transfers | 11.50% – 18.00%¹ | when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. |
| Penalty APR and When it Applies | 18.00% | <ul style="list-style-type: none"> May be applied to your account when you fail to make any minimum payment on any account or loan you have with us within 60 days after the due date for that payment. The penalty APR will apply until you make six consecutive minimum payments by the date and time due beginning with the first payment due after the effective date of the penalty APR increase. |
| How to Avoid Paying Interest on Purchases | Your due date is at least 25 days after the close of each billing cycle, and you will not be charged interest on purchases if you pay your entire balance by the due date each month. | |
| Minimum Finance Charge | None | |
| Credit Card Tips from the Bureau of Consumer Financial Protection | To learn more about factors to consider when applying for or using a credit card, visit the website of the Bureau of Consumer Financial Protection at http://www.consumerfinance.gov/learnmore . | |

FEES

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|-------------------------------|------|
| Annual Fee | None |
| Transaction Fees | |
| Balance Transfer | None |
| Cash Advances | None |
| Foreign Transaction | None |
| Penalty Fees | |
| Late Payment Fee ³ | \$15 |
| Returned Payment Fee | \$10 |
| Overlimit Fee | None |

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|---------------------------------------------|---------------------------------------------------------------|
| Grace Period for Repayment of Purchases | At least 25 days from the statement closing date ² |
| Grace Period for Repayment of Cash Advances | None |
| Method of Computing Balance for Purchases | Average Daily Balance including new purchases |

¹ Variable Annual Percentage Rate. Rate adjusts quarterly and equals Prime Rate plus 4.00% to 8.00% depending on creditworthiness. ² The statement closing date is the 15th of each month and the payment due date is the 15th of each month. Therefore, the number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another. ³ Late fees are assessed if your payment is more than 15 days late.

Balance Transfer

SF Fire Credit Union makes it quick and easy for you to transfer balances from higher interest retail or bank credit cards. Simply list the institution(s) from which you wish to transfer the balance(s) and the amount(s) to pay. Balances will be transferred to your Business VISA® Card if approved. You will receive your Cardholder Agreement and Disclosure within approximately 5 business days. Your balance transfers will be processed approximately 15 business days after we mail you your Cardholder Agreement and Disclosure. If, after you review your Cardholder Agreement and Disclosure, you object to any term, please notify us to close your account and cancel your balance transfer requests and you will have no obligations to us. If you want to close other credit cards, you must notify the issuers. You should continue to at least make your minimum payments until the card issuer(s) notify you that your balances have been paid.

Provide Information From Other Institutions/Retailers (Please Print Clearly)

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|------------------------------|------------------------------|
| Name of Institution/Retailer | Account Number |
| Street Address | \$ Amount to Pay |
| City, State, Zip | Name of Institution/Retailer |
| Account Number | Street Address |
| \$ Amount to Pay | City, State, Zip |
| Name of Institution/Retailer | Account Number |
| Street Address | \$ Amount to Pay |
| City, State, Zip | |

By signing below, I authorize you to bill my approved Business VISA® credit card account in the amounts listed above. I understand that you will notify me when payment was mailed or if you are unable to process my payment request for any reason. IMPORTANT NOTE: There is no fee for a balance transfer; balance transfer requests will be treated as a cash advance and interest will begin to compound immediately.

| | |
|------------|-----------|
| First Name | Last Name |
| Signature | Date |
| | Member # |

