

## SF Fire Credit Union Business Visa®

### INTEREST RATES AND INTEREST CHARGES

|                                                                                     |                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR)<br>For Purchases, Cash Advances<br>& Balance Transfers | <b>11.00% – 15.00%</b> <sup>1</sup>                                                                                                                                                                                                                     | 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                                                     | <b>18.00%</b>                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul> |
| 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> . |                                                                                                                                                                                                                                                                                                                                                                                                                                |

### FEES

|                                             |                                                               |
|---------------------------------------------|---------------------------------------------------------------|
| Annual Fee                                  | None                                                          |
| Transaction Fees                            |                                                               |
| Balance Transfer                            | None                                                          |
| Cash Advances                               | None                                                          |
| Foreign Transaction                         | None                                                          |
| Penalty Fees                                |                                                               |
| Late Payment Fee <sup>3</sup>               | \$15                                                          |
| Returned Payment Fee                        | \$10                                                          |
| Overlimit Fee                               | None                                                          |
| Grace Period for Repayment of Purchases     | At least 25 days from the statement closing date <sup>2</sup> |
| Grace Period for Repayment of Cash Advances | None                                                          |
| Method of Computing Balance for Purchases   | Average Daily Balance including new purchases                 |

<sup>1</sup> Variable Annual Percentage Rate. Rate adjusts quarterly and equals Prime Rate plus 4.00% to 8.00% depending on creditworthiness. <sup>2</sup> 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. <sup>3</sup> Late fees are assessed if your payment is more than 15 days late.