

Visa® Initial Disclosure & Balance Transfer Request Form

SF Fire Credit Union Extra Awards™ Platinum Visa®

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) For Purchases, Cash Advances & Balance Transfers	11.00% – 15.00% 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%	- 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

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

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 Platinum 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)

_____ 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 Platinum 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 #

