



**KEESLER FEDERAL
CREDIT UNION**

Credit Card Disclosures and Terms and Conditions

Regular MasterCard® and VISA Platinum Rewards

Share Secured Credit Card

Interest Rates and Interest Charges

	MasterCard®	VISA Platinum Rewards
Annual Percentage Rate (APR) for Purchases	8.9-15.9% depending on credit history	9.9-16.9% depending on credit history
APR for Balance Transfer	8.9-15.9% depending on credit history	9.9-16.9% depending on credit history
APR for Cash Advances	8.9-15.9% depending on credit history	9.9-16.9% depending on credit history
Penalty APR and When it Applies	No Penalty APR	
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	None	
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		
Set Up and Maintenance Fees: Annual Fee:	None None	
Transaction Fees:		
Balance Transfer	\$2.50	
Cash Advance	\$2.50	
Foreign Transaction	1%	
Penalty Fees:		
Late Payment	up to \$15.00	
Returned Item	up to \$20.00	

Credit Disclosures

The information about the costs of the card described is accurate as of November 1, 2012 and may have changed after the date. For more information, call 1-888-533-7537 extension 6420, or visit our web site at www.kfcu.org.

Account Terms & Conditions

I authorize the credit union to obtain credit reports in connection with this application for credit and for any updates or renewal of the credit received. I am aware that I may cancel my automatic payment option at any time with written notice by writing to KFCU Card Services Department, P.O. Box 7001, Biloxi, MS 39534-7001. I understand that there are fees associated with convenience checks. I agree to be bound by the terms and conditions that will be mailed to me at the time the account is opened. Use of the card will constitute acceptance of all terms and conditions.

Pledge of Shares For Credit Cards

By submitting this application, you grant us a security interest in all deposit accounts with us to secure your credit card agreement. You authorize us to apply the balance in these accounts to any amounts due under these agreements if you should default. You authorize us to apply any balance in your account at the time of default to pay any amounts due under these agreements. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as a security are not subject to the security interest you have given in your shares and deposits.

How we will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". Contact KFCU for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Line of Credit Agreement and Disclosures that will be sent with your new card.

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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.9% APR
APR for Balance Transfer	12.9% APR
APR for Cash Advances	12.9% APR
Penalty APR and When it Applies	No Penalty APR
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchase if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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	
Set Up and Maintenance Fees: Annual Fee:	None None
Transaction Fees: • Balance Transfer • Cash Advance • Foreign Transaction	\$2.50 \$2.50 1%
Penalty Fees: • Late Payment • Returned Item	up to \$15.00 up to \$20.00

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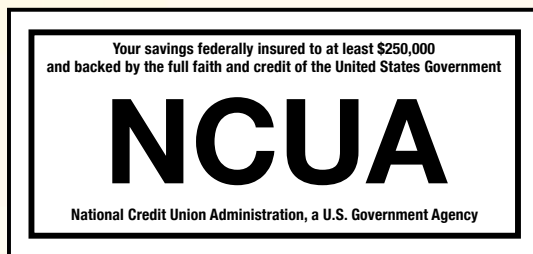
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1-888-KEESLER in the US • 0-800-585-765 in the UK
www.kfcu.org



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