

Interest Rates and Interest Charges			
	MasterCard ®	First Flight Credit Card and Student MasterCard ®	VISA Platinum
Introductory Annual Percentage Rate (APR) for purchase	Introductory 0% for the first 6 months FOR NEW CARD HOLDERS	No Introductory APR offered	Introductory 0% for the first 6 months FOR NEW CARD HOLDERS
Annual Percentage Rate (APR) for purchases	8.9% - 15.9% Depending on credit history	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	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	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 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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .		
Fees			
<b>SET UP AND MAINTENANCE FEES:</b> Annual Fee	None		
<b>TRANSACTION FEES:</b> Cash Advance Foreign Transaction	\$5.00 1%		
<b>PENALTY FEES:</b> Late Payment Returned Item	Up to \$25.00 after payment is 10 days late Up to \$25.00 per returned item		

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called “average daily balance (including new purchases).” Contact Keesler Federal 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 Disclosures that will be sent with your new card.

#### Account Terms & Conditions

I authorize the credit union to obtain credit reports in connection with this application for credit and 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 Keesler Federal Card Services Department, PO 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.

#### Military Lending Act

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this disclosure orally, please call (888)533-7537 Ext 6750.