

**Florida Hospital Credit Union**

115 Boston Avenue, Suite 2400

Altamonte Springs, FL 32701

407-303-1527

FAX: 407-303-0918

www.fhcu.cc

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of \_\_\_\_\_. You can contact us toll free at (800) 338-0566 or 115 Boston Ave, Suite 2400, Altamonte Springs, FL 32701 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>			
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>VISA PLATINUM</b>	<b>VISA CLASSIC</b>	<b>VISA SHARE SECURED</b>
		<b>9.99%</b>	<b>14.99%</b>
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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">http://www.consumerfinance.gov/learnmore</a> .		

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee:	None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance: - Foreign Transaction:	None None 1% of each transaction in U.S. dollars.
<b>Penalty Fees</b> - Late Payment: - Over-the-Credit Limit: - Returned Payment:	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment. None <b>\$25.00</b> or the amount of the required minimum payment, whichever is less.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases).