

**Truth in Lending Pre-Disclosure- Credit Cards**

(REV Mastercard® for Business)



Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advance</b>	<b>9.90% to 18.00%</b> This APR will vary with the market based on the Prime Rate* when you open your account, based on your creditworthiness and our underwriting standards.
<b>Paying Interest</b>	Your due date is at least 25-days after the close of each billing cycle. We will not charge you any 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.
<b>Minimum Interest Payment</b>	If you are charged interest, the charge will be no less than \$1.50.
<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>
Fees	
<b>Annual Fee</b>	<b>\$0.00</b>
<b>Cash Advance Fee:</b>	<b>2% of the advance; \$25.00 minimum with a \$75.00 maximum fee</b>
<b>Inactivity Fee</b>	<b>\$35.00</b> if card not used at least twelve times within twelve calendar months.
<b>Research/Copy Fee:</b>	<b>\$20.00 per hour; \$2.00 per copy</b> (statement or transaction receipt)
<b>Foreign Transaction Fee:</b>	<b>Up to 1% of the converted transaction amount</b>
<b>Card Replacement Fee (includes lost or stolen):</b>	<b>\$10.00</b>
Penalty Fees	
<b>Late Payment Fee:</b>	<b>\$25.00 - if minimum payment is not received by payment due date.</b>
<b>Returned Payment Fee:</b>	<b>\$25.00</b>
<b>Card Recovery Fee:</b>	<b>\$25.00</b>
*Variable Rate Information: Your APR may vary. Variable Rate Feature: The Mastercard® Credit Cards have a variable rate feature meaning that the Annual Percentage Rate and the term of your Mastercard® loan may change due to interest rate fluctuations. The Annual Percentage Rate (APR) includes only interest and no other costs. In no case shall any APR be less than 9.90% for REV Mastercard® for Business regardless of the applicable index and margin, unless specifically applicable laws and/or regulations require us to use a lower APR.	

**SEE PAGE TWO FOR MORE INFORMATION ABOUT YOUR ACCOUNT**

**How we will calculate Your Balance:** We will use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Security Interest:** BY SIGNING AN APPLICATION, ACCEPTANCE OR AUTHORIZED USE OF ANY CREDIT CARDS, YOU GRANT AND PLEDGE A CONSENSUAL LIEN TO US ON ALL SHARES TO SECURE PAYMENT OF YOUR OBLIGATIONS ON THIS ACCOUNT AND A SECURITY INTEREST IN THE PROPERTY PURCHASED WITH YOUR CREDIT CARD. IN ADDITION, YOU ACKNOWLEDGE OUR STATUTORY LIEN RIGHTS UNDER THE FEDERAL CREDIT UNION ACT; YOU AGREE THAT SUCH A LIEN IS IMPRESSED AS OF THE DATE THAT THIS ACCOUNT IS OPENED; AND YOU AGREE THAT WE CAN APPLY THE SHARES PLEDGED AT THE TIME OF ANY DEFAULT ON THIS ACCOUNT WITHOUT FURTHER NOTICE. “Shares” for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, or other account(s) of the borrower or any guarantor, whether jointly or individually held -- regardless of contributions, that you have on deposit now or in the future.

**The information about the costs of the card described in this application is accurate as of 05.21.2021. This information may have changed after that date. To find out what may have changed, call 800-845-5550 or 843- 832-2600, visit REVfcu.com, or write REV Federal Credit Union, P.O. Box 118000, Charleston SC 29423.**