

Truth in Lending Pre-Disclosure- Credit Cards



Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases, Balance Transfers and Cash Advance</b>	<b>7.90% 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>Balance Transfer Fee:</b> <b>Cash Advance Fee:</b> <b>Research/Copy Fee:</b> <b>Foreign Transaction Fee:</b> <b>Card Replacement Fee (includes lost or stolen):</b>	<b>None</b> <b>3% of the advance; \$25.00 minimum with a \$75.00 maximum fee</b> <b>2% of the advance; \$25.00 minimum with a \$75.00 maximum fee</b> <b>\$20.00 per hour; \$2.00 per copy (statement or transaction receipt)</b> <b>Up to 1% of the converted transaction amount</b> <b>\$10.00</b>
Penalty Fees	
<b>Late Payment Fee:</b> <b>Returned Payment Fee:</b> <b>Card Recovery Fee:</b>	<b>2% of outstanding balance; \$15.00 minimum-\$25.00 maximum</b> <b>\$25.00</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® with Rewards, 17.90% for REV Secured Mastercard®, and 7.90% for REV Mastercard® with Low Rate 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:** The credit union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in all individual and joint share(s) and/or deposit account(s) you have with us now or in the future.

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 or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee or participation fee unless they are credit card fees which are bona fide and reasonable under the MLA. To receive this notice verbally, please call toll-free 1-800-845-5550 or 843-832-2600.

**The information about the costs of the card described in this application is accurate as of 04/16/2021. 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.**