



P.O. Box 123  
Annapolis Junction, MD 20701-0123  
301-497-7000 • 800-787-8328  
towerfcu.org

**APPLICATION AND SOLICITATION DISCLOSURE**

**GOLD MASTERCARD®/STANDARD MASTERCARD®**

**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 January 1, 2018. You can contact us toll free at (800) 787-8328 or the address above to inquire if any changes occurred since the effective date.

**INTEREST RATES and INTEREST CHARGES:**

	<b>GOLD MASTERCARD®</b>	<b>STANDARD MASTERCARD®</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.90% - 15.90%</b> depending on your credit history.	<b>10.90% - 15.90%</b> depending on your credit history.
<b>APR for Cash Advances</b>	<b>10.90% - 15.90%</b> depending on your credit history.	<b>10.90% - 15.90%</b> depending on your credit history.
<b>APR for Balance Transfers*</b>	<b>0.00 %</b> Introductory APR until 12/31/2018 for any transfer(s) completed between 1/1/2018 and 2/28/2018 . After that, for any transfer(s) made after 2/28/2018 , your Standard APR will be <b>10.90% - 15.90%</b> depending on your credit history.	<b>0.00 %</b> Introductory APR until 12/31/2018 for any transfer(s) completed between 1/1/2018 and 2/28/2018 . After that, for any transfer(s) made after 2/28/2018 , your Standard APR will be <b>10.90% - 15.90%</b> depending on your credit history.
<b>Paying Interest</b>	Your due date is at least 25 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 date the cash advance or balance transfer is posted to your account.	
<b>Minimum Interest Charge</b>	None	
<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>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee:	None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance (ATM): - Cash Advance (Over-the-Counter): - Foreign Transaction:	<u>3%</u> of the amount of each transfer <b>\$0.75</b> per cash advance None <b>1.10%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion
<b>Penalty Fees</b> - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to <b>\$20.00</b> if your payment is late <b>14</b> days or more. None None

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

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

**Other Fees:** In addition to the fees disclosed above, the following fees may be imposed:

**Statement Copy Fee:** \$2.00 per page up to a maximum of \$5.00 per statement month.  
**Sales Draft Copy Fee:** \$3.00  
**Card Replacement Fee:** \$5.00

\***Balance Transfer Promotion.** The Balance Transfer Introductory APR as disclosed above will apply to balance transfers posted to your account during the period beginning January 1, 2018 and ending February 28, 2018.