First Community Credit Union
P.O. Box 978 • 1702 Park Avenue
Beloit, WI 53511
Phone: 608 / 362-9077
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APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA REWARDS/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Rewards** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **9.99% to 18.99%**, based on your creditworthiness. **Visa Secured** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **21.00%**.
APR for Balance Transfers	**Visa Rewards** **5.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **9.99% to 18.99%**, based on your creditworthiness. **Visa Secured** **5.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **21.00%**.
APR for Cash Advances	**Visa Rewards** **5.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **9.99% to 18.99%**, based on your creditworthiness. **Visa Secured** **5.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **21.00%**.
Penalty APR and When it Applies	**Visa Rewards** **None** **Visa Secured** **None**
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$0.01**.
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 http://www.consumerfinance.gov/learnmore.**

SEE NEXT PAGE for more important information about your account.

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Fees	
Annual Fee	
- Annual Fee	**None**
Transaction Fees	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**$5.00** or **3.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$100.00**)
- Foreign Transaction Fee	**2.00%** of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to **$20.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	Up to **$15.00**

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

Promotional Period for Introductory APR:
The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 months following issuance of your card.

Loss of Introductory APR:
We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Minimum Interest Charge:
The minimum interest charge will be charged on any dollar amount.

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 01, 2024
This information may have changed after that date. To find out what may have changed, contact First Community Credit Union of Beloit.

For California Borrowers, the Visa Rewards and Visa Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$5.00 or 3.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed $100.00.

Returned Payment Fee:
$15.00 or the amount of the required minimum payment, whichever is less.

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