

**GLOBAL FEDERAL CREDIT UNION**

P.O. BOX 196613  
 ANCHORAGE, AK 99519-6613  
 1-800-525-9094  
[www.globalcu.org](http://www.globalcu.org)

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: [https://www.dfs.ny.gov/consumers/credit\\_debt](https://www.dfs.ny.gov/consumers/credit_debt) or (800) 342-3736.

<b>INTEREST RATES and INTEREST CHARGES:</b>	
	<b>Visa Signature / Visa Platinum / Visa Platinum Secured</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	_____ % - _____ % depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	_____ % - _____ % depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	_____ % - _____ % depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>17.99%</b> This APR may be applied to your account if your account becomes 60 days or more late, either due to nonpayment or a payment that is returned. <b>How Long Will the Penalty APR Apply?</b> If we increase your APRs for any of these reasons, we may keep them at this higher level on existing and new balances until you make three consecutive on-time payments.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of the billing cycle. 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>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	<b>\$50.00</b> (waived for Global Checking Account holders) None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	<b>3%</b> of the amount of each transfer <b>2%</b> of the amount of each cash advance (maximum: <b>\$10.00</b> ) None
<b>Penalty Fees</b> • Late Payment:  • Over-the-Credit Limit: • Returned Payment:	A minimum payment not paid within <b>13</b> days after payment due date will be subject to a single charge of <b>5%</b> of the minimum payment due with a minimum of <b>\$1.00</b> and maximum of <b>\$30.00</b> None Up to <b>\$20.00</b> if your payment is returned for any reason

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

**THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.**

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

**For California Cardholders:** These cards are identified as a "secured credit card". It is secured as defined above.