



Orlando Federal Credit Union
 1117 S. Westmoreland Dr.
 Orlando, FL 32805
 407-835-3500 • 800-953-4567

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 **01/01/2019**. You can contact us toll free at 800-953-4567 or 1117 S. Westmoreland Dr., Orlando, FL 32805 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	VISA PLATINUM	SECURED VISA PLATINUM
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	10.25% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	10.25% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 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 transaction date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .	
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	

FEES:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	None None 1% of each transaction in U.S. dollars
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25.00 if your payment is late 8 days or more None Up to \$32.00 if your payment is returned for any reason

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