



## VAPR Student Truth in Lending Pre-Disclosure

Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>  <b>Balance Transfers and Cash Advance</b>	<p><b>8.49% APR to 12.45% APR</b> Based on the Prime Rate* when you open your account, based on your creditworthiness and our underwriting standards.</p> <p><b>From 10.49% APR</b></p>
<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>	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> <ul style="list-style-type: none"> <li>Annual Fee:</li> </ul>	<b>No Annual Fee</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer:</li> <li>Cash Advance:</li> </ul>	<p><b>2%</b> of the amount of each transfer, \$2 minimum, \$10 maximum.</p> <p><b>2%</b> of the Cash Advance Amount for each Cash Advance.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment:</li> <li>Return Payment:</li> </ul>	<p><b>\$15.00</b></p> <p><b>\$10.00</b></p>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>Card Replacement Fee: (includes Lost or Stolen)</li> </ul>	<b>\$10.00</b>

Payments Calculations	
<u>Balance Owed</u>	<u>Minimum Payment</u>
\$0.01 - \$9.99	New balance total
\$10.00 - \$360.00	\$10.00
\$360.01-\$5,000.00	1/36 of new balance
\$5,001.00 - \$10,000.00	1/48 of new balance
\$10,001.00 - onwards	1/60 of new balance

**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 05.20.2021. 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.**