

FIRST FLORIDA CREDIT UNION DIAMOND REWARDS VISA®
CREDIT CARD SOLICITATION DISCLOSURE

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for purchases	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
APR for Balance Transfers	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
APR for Cash Advances	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
Penalty APR and When it Applies	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.
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.

FEES

Set-up and Maintenance Fees

Annual Fee	NONE
Account Set Up Fee	NONE
Program Fee	NONE
Participation Fee	NONE
Additional Card Fee	NONE
Application Fee	NONE

Transaction Fees

Balance Transfer Fee	NONE
Cash Advance Fee	\$2.00
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Transaction Fee for Purchases	NONE

Penalty Fees

Late Payment Fee	Up to \$10.00
Over-the-Credit Limit Fee	NONE
Returned Payment Fee	NONE

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See your account Agreement for more details.

Effective Date: The information about the costs of the card described in this solicitation is accurate as of April 1, 2015. The information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Rush Fee	\$45.00
Late Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late making a payment.
Card Replacement Fee	\$10.00
Statement Copy Fee	\$10.00
Pay-by-Phone Fee	\$15.00

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.



Federally insured
by NCUA

We do business in accordance
with the Fair Housing Act.

Connect with us



CO-OP SHARED BRANCH
Lobby transactions can be conducted at
any CO-OP Shared Branch location.
Just look for the logo.

FirstFlorida
CREDIT UNION

Enriching People Every Day.®

FirstFlorida.org

First Florida Credit Union has branches
located throughout the state of Florida.
Visit our website for a full listing of locations.

Diamond Rewards Visa® Credit Card

Enjoy a rewarding experience.



FirstFlorida
CREDIT UNION

Enriching People Every Day.®

Apply for your First Florida Diamond Rewards Visa® Today!



First Florida offers you so much more!

Reward yourself with a low introductory rate offer

Start with an introductory 1.90% Annual Percentage Rate for six months from account opening for purchases, balance transfers, and advances.[†] After the six months, an Annual Percentage Rate ranging from 9.49% to 17.99% will apply to your purchases, balance transfers, or advances.[†]

Earn 7,500 rewards points

Simply activate your Diamond Rewards Visa® Card and make a purchase within the 90 days of the card issue date, and we'll give you 7,500 rewards points to use towards travel, cash-back, gift cards, and more! Points are earned automatically. You are not required to register to earn points[‡].

Flexible payments – a low 2% of outstanding balance

Enjoy a minimum monthly payment that's a low 2% of the outstanding balance.

And there's more...

- No annual fee
- Earn 1 point for every \$1 spent
- 25-day grace period on purchases
- Convenient monthly statements that accompany your First Florida monthly account statements
- Travel accident insurance
- Auto rental collision damage waiver

[†] Please see the SOLICITATION DISCLOSURE section of this brochure.

[‡] Registration is required to redeem points.

Complete the Mini Application below and return to:

First Florida Credit Union Visa® Processing
P.O. Box 43310, Jacksonville, Florida 32203-3310

Call (800) 766-4328, ext. 1 or visit FirstFlorida.org/diamond or stop by a branch near you.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- ☐ **Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI);
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
- ☐ **Joint Credit:** Each Applicant must **individually** complete appropriate sections below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.
- Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan. ☐ Credit Limit Requested \$ _____

APPLICANT			
NAME (Last - First - Initial)			
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		
DRIVER'S LICENSE NUMBER/STATE	EMAIL ADDRESS		
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE	
\$	\$	%	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:			
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
EMPLOYMENT/INCOME		START DATE	
NAME AND ADDRESS OF EMPLOYER			
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
EMPLOYMENT INCOME		OTHER INCOME	
\$ _____ Per _____		\$ _____ Per _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE	

STATE LAW NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms,

OTHER		<input type="checkbox"/> CO-APPLICANT	<input type="checkbox"/> SPOUSE	<input type="checkbox"/> OTHER	
NAME (Last - First - Initial)					
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER			
DRIVER'S LICENSE NUMBER/STATE		EMAIL ADDRESS			
BIRTH DATE		HOME PHONE		CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT		LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO:					
MORTGAGE BALANCE		MONTHLY PAYMENT		INTEREST RATE	
\$		\$		%	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:					
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)					
EMPLOYMENT/INCOME		START DATE			
NAME AND ADDRESS OF EMPLOYER					
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.					
EMPLOYMENT INCOME		OTHER INCOME			
\$ _____ Per _____		\$ _____ Per _____			
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE			

before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

X _____ (SEAL)

2. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X _____ (SEAL)