

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 Transfer	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 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 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	
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 Fees	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 or the amount of the required minimum payment, whichever is less if you are one or more days late in making payment
Over-the-limit Fee	NONE
Return 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 First Florida Credit Union at (800) 766-4328, ext. 1 or (904) 359-6800, ext. 1.

OTHER DISCLOSURES	
Rush Fee	\$45.00
Statement Copy Fee	\$10.00
Late Payment Fee	Up to \$10 of the amount of the required minimum payment, whichever is less if you are one or more days late in making payment
Card Replacement Fee	\$10.00
Pay-by-Phone Fee	\$15.00
Collection Costs	You agree to pay all costs of collecting the amount you owe under the Agreement, including court costs and reasonable attorney’s fees.