



Security Interest Disclosure

I/we acknowledge and pledge, as a condition of my/our use of the APGFCU credit card, that I/we have voluntarily granted APGFCU a security interest in all my/our individual and joint shares, share draft and share certificates now or in the future held at APGFCU. If my/our credit card loan becomes delinquent, this security interest may be used without further notice to pay all or any part of such delinquency. This security interest does not apply to shares in an IRA, Keogh, or similar tax deferred account.

In addition, I/we acknowledge that the Federal Credit Union Act (12 U.S.C. 1757 (11)) secures all amounts owed APGFCU for use of this credit card by me/us or any authorized user and may be applied upon default against any of my/ours shares, share draft or share certificate account balances without further notice to pay all or any part of such delinquency. This security interest does not apply to shares in an IRA, Keogh or similar tax deferred account.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 15 months from date of account opening for Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards. After that, your APR is based on your creditworthiness at the time you opened your account and will vary with the market based on the Prime Rate.
Visa Platinum Preferred	10.24% - 17.99%
Visa Platinum Preferred Rewards	11.74% - 17.99%
Visa Platinum Preferred Student/Starter	15.24% - 17.24%
Visa Platinum Clarity	15.99% non-variable APR
Classroom Supply Visa ^a	The APRs below will vary with the market based on the Prime Rate. 4.50%
Share Secured Visa Platinum Rewards ^b	5.50%
Money Market Share Secured Visa Platinum Rewards ^c	5.50%
Annual Percentage Rate (APR) for Balance Transfers	0% introductory APR for 15 months from the date of account opening for balance transfers submitted within the first 90 calendar days from account opening for Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards. Balance transfer approval conditions apply. After that, and for balance transfers completed after the first 90 calendar days, your APR will be 10.24% to 17.99% based on product type and your creditworthiness at the time you opened your account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances and Convenience Checks	For Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards, your APR will be 10.24% to 17.99% APR based on product type and your creditworthiness at the time you opened your account. This APR will vary with the market based on the Prime Rate. For each Visa card listed below, the APRs will vary with the market based on the Prime Rate. <ul style="list-style-type: none"> Classroom Supply Visa^a 4.50% Shared Secured Visa Platinum Rewards^b 5.50% Money Market Shared Secured Visa Platinum Rewards^c 5.50%
Visa Platinum Clarity	15.99% non-variable APR
Penalty APR and When It Applies	18% This APR may apply to your account if you: <ul style="list-style-type: none"> Are over 60 days past due; or Make a payment that is returned and causes your account to be over 60 days past due. How long will the penalty APR apply? If your APRs are increased for either of these reasons, the penalty APR may apply indefinitely.
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 interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on balance transfers, cash advances and overdraft advances, if enrolled, on the transaction date.
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	
Transaction Fees <ul style="list-style-type: none"> Annual Fee Cash Advance Foreign Transaction Balance Transfer 	<ul style="list-style-type: none"> None \$2 Up to 1% of transaction amount 3% of the amount of each balance transfer transaction will be assessed to your account upon posting for all balance transfer requests submitted within the first 90 calendar days of account opening at the 0% introductory APR. There is no balance transfer fee for all balance transfer requests submitted and posted to your account after 90 calendar days of account opening, and you will be charged your standard variable rate APR.
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	<ul style="list-style-type: none"> \$25 \$20

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

Loss of Introductory APR: You may lose your Introductory APR if the Penalty APR applies to your account.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable Rate Information: Variable APRs are based on the **4.50% Prime Rate as of 01/02/18**. Your APR may vary. Rates are determined and adjusted monthly, according to your statement cycle period, by adding a Margin to the Prime Rate published in the *Wall Street Journal* on the first business day of every month. The Margin will range from 5.74% to 14.24% based on an evaluation of each member's credit history and product type. The Margin for the Classroom Supply, Share Secured and Money Market Share Secured Visa cards is below:

^aWe add **0.00%** to the Prime Rate for the Classroom Supply Visa

^bWe add **1.00%** to the Prime Rate for the Share Secured Visa, not to exceed **5.50%** above the current rate on the Regular Share Accounts

^cWe add **1.00%** to the Prime Rate for the Money Market Share Secured Visa, not to exceed **5.50%** above the lowest Money Market tier rate

Balance transfers will be applied to your account and sent to your designated payee(s) 10 days after we open your new account. If you want to cancel or modify your balance transfer within the first 10 days of account opening, please call 800-225-2555. Please continue to make regular payments to your other account(s) until you know the balance has been paid.

This disclosure was printed and accurate as of 01/02/18, and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this disclosure, call toll free 800-225-2555, or 800-811-4888 TTY.



Terms and Conditions of 0% Intro APR Balance Transfer Offer for New APGFCU Visa® Accounts

- 0% introductory APR for 15 months from the date of account opening for balance transfers submitted within the first 90 calendar days from account opening for Cash Back, Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards.
- After 15 months, your introductory rate will end and your standard cash advance rate will apply.
- 3% of the amount of each balance transfer transaction will be assessed to your account upon posting for all balance transfer requests submitted within the first 90 calendar days of account opening at the 0% introductory APR.
- There is no balance transfer fee for all balance transfer requests submitted and posted to your account after 90 calendar days of account opening, and you will be charged your standard variable rate APR.
- You authorize APGFCU to pay off the balances or portions of the balances due on the credit cards/charges/loans listed on the solicitation, which could be located on the reverse side, bottom portion of form, verbally or via online request by means of a Balance Transfer charged to your APGFCU Visa account. There is no limit to the number of transfers permitted up to your approved credit limit. Should you have additional balances you wish to pay off, please attach a list with the same requested information as supplied on this form.
- You understand the balance transfer request may not pay your total balance due, resulting in outstanding charges. You should continue to make payments to these credit card or loan issuers until the balance transfer is reflected on your account as being issued as a payment to your creditor. All balance transfers are paid directly to the creditor.
- APGFCU is not responsible for any payments being late, lost in the mail or for any finance or other charges that may occur due to a delay in processing a balance transfer request.
- Balances transferred using this limited-time offer will not receive a balance transfer cash rebate or reward points.
- Balance transfers are always subject to Finance Charges from the date they are posted to your account to the date on which they are paid in full.
- You must pay in full the entire balance (including balance transfers and new purchases) by the end of each payment cycle to avoid accruing interest on purchases.
- Each balance transfer will reduce your available credit. We will process the requested balance transfers in the order you provide. Should there be an insufficient credit limit on your account, you understand we will pay off the balances up to the amount available, which could result in a partial payment of the remaining account balances.
- The total amount(s) of your request cannot exceed your available credit. Should the request exceed the available credit, we will decline the request and you will have the option to apply for a credit limit increase. APGFCU reserves the right to refuse to honor any request. You should not transfer the amount of any disputed purchases or other charges. If you do, you may lose your right to dispute the charges.
- This offer cannot be combined with any other balance transfer offers. We will not process any balance transfer requests that are from any other account or loan issued by APGFCU.