

**NSWC Federal Credit Union**

BOX 519 • DAHLGREN, VIRGINIA 22448  
 PHONE (540) 663-2181 • FAX (540) 663-5624  
 www.nswcfcu.org



### VISA CLASSIC CREDIT CARD PRICING INFORMATION DISCLOSURE

**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of February 6, 2012. The information may have changed after that date. To find out what may have changed call us at (540) 663-2181 or write us at PO Box 519, Dahlgren, VA 22448. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

<b>Interest Rates and Interest Charges</b>	
<b>ANNUAL PERCENTAGE RATE</b> for Purchases	<b>12.72%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	<b>12.72%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<b>12.72%</b>
<b>Minimum Interest Charge</b>	None
<b>How to Avoid Paying Interest on Payments</b>	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 your entire balance by the due date each month.
<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>
<b>FEES</b>	
<b>Set-up and Maintenance Fees</b> Annual Fee	None
<b>Transaction Fees</b> Cash Advance & Balance Transfers Foreign Transactions	None 1% of each transaction in U.S. dollars
<b>Penalty Fees</b> Late Payment	If your payment is 10 or more days late you will be charged <b>5.00%</b> of the payment due, up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We 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.

**Other Disclosures:**

Statement Copy Fee	<b>\$1.50</b>
Document Copy Fee	<b>\$1.50</b>
Card Replacement Fee	<b>\$25.00</b>
Rush Fee	<b>\$50.00</b>
Expedited Phone Payment Fee	<b>\$10.00</b>