

FARMERS INSURANCE FEDERAL CREDIT UNION CREDIT CARDS DISCLOSURE

Interest Rates and Interest Charges

	Visa® Blue**	Visa® Select	Visa® Platinum
Annual Percentage Rate (APR) for Purchases	7.99%	8.99%	10.99%
APR for Cash Advances	7.99%	8.99%	10.99%
APR for Balance Transfer Advances	7.99% - 18.00%†	8.99% - 18.00%†	10.99% - 18.00%†
Penalty APR and When It Applies	18.00%* This APR may be applied to your account if you: 1) Make your payment 60 days late, or 2) A returned payment causes your account to become 60 days late		
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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 and your previous balance is zero or a credit balance		
Minimum Interest Charge	\$.50 if interest is due on account		
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			
Annual Fee / Set Up / Maintenance	\$0		
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Foreign Transactions 	2% of advance 1% of each foreign transaction amount in U.S. Dollars		
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over Limit • Returned Payment 	Up to \$30.00 Up to \$20.00 Up to \$35.00		
Other Fees <ul style="list-style-type: none"> • Sales Draft • Replacement Card 	\$10.00 \$5.00 (first replacement card is FREE)		

†**Balance Transfers:** The balance transfer amount from other Farmers Insurance Federal Credit Union credit cards will retain its current rate (For example: Visa Platinum 10.99%, Visa Select 8.99%) until the transferred balance is paid off. The newly opened Farmers Insurance Federal Credit Union credit card's rate will only apply to new transactions. Any balances on the previous Farmers Insurance Federal Credit Union credit card must be paid off at the prior credit card's rate.

How We Will Calculate Your Balance: For Visa Blue, Visa Select and Visa Platinum: We use a method called "average adjusted daily balance (excluding new purchases)." See Account Agreement and Disclosure for more details. **Billing Rights:** Information on your rights to dispute transactions is provided in your account agreement and disclosure.

**Visa Blue is a Share Secured Credit Card requiring deposited funds to be placed on hold with the Credit Union. Your Account is secured by the designated shares you have in a share account, be it an individual or joint account. These pledged shares will secure your account. You may not withdraw amounts that have been specifically pledged to secure your Credit Card Account until the Credit Union agrees to release all or part of the pledged amount.

*Rates are current as of 2.18.2016 and are subject to change.

Request for Over Limit Coverage on Credit Cards from Farmers Insurance Federal Credit Union

I understand that if I am approved for over limit coverage on my credit card(s) and I go over my credit limit, I will incur a fee of up to \$20.00. This may increase my Annual Percentage Rate (APR). I acknowledge that the Credit Union charges one fee per billing cycle, even if I go over my limit multiple times in the same billing cycle. I also understand that requesting the over limit coverage does not guarantee the approval of the transaction. The transaction may be declined if my account is past due or significantly over my credit limit at the time of the transaction.

Signature of Applicant

Date

