



Firefighters Credit Union

501 North New Jersey Street
Indianapolis, Indiana 46204
(317) 636-5581
(800) 462-1431
www.fire-cu.org

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of 01-01-2016. You can contact us toll free at (800) 462-1431 or 501 North New Jersey Street, Indianapolis, IN 46204 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases	8.9%, 13.9%, or 16.9% depending on your credit history.
APR for Cash Advances	10.9%, 13.9%, or 16.9% depending on your credit history.
APR Balance Transfers	10.9%, 13.9%, or 16.9% depending on your credit history.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	None
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:	
Fees to Open or Maintain your Account <ul style="list-style-type: none">• Annual Fee:	None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Foreign Transaction:	1.00% of the amount of each transfer (maximum: \$10.00) Up to 1.00% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Returned Payment:	Up to \$17.50 assessed ten (10) days after due date Up to \$10.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."