

VISA® INITIAL DISCLOSURE & BALANCE TRANSFER FORM

| | Extra Awards™ Platinum Visa |
|---|---|
| ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES & CASH ADVANCES | 7.25%–18.00% ¹ |
| Other Annual Percentage Rates | None |
| Grace period for repayment of purchases | At least 25 days from the statement closing date ² |
| Grace period for repayment of cash advances | None |
| Method of computing balance for purchases | Average Daily Balance including new purchases |
| Annual fee | None |
| Minimum finance charge | None |
| Overlimit fee | None |
| Cash advance fee | None |
| Transaction fee for cash advances | None |
| Balance transfer fee | None |
| Late payment fee ³ | \$15 |

Variable Annual Percentage Rate as of March 5, 2010. ¹ Rate adjusts quarterly and equals Prime Rate for previous month plus 4.00% to 10.00% depending on creditworthiness. ² The statement closing date is the 15th of each month and the payment due date is the 12th of each month. Therefore, the number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another. ³ Late fees are assessed if your account is more than 15 days late.

BALANCE TRANSFER

SF Fire Credit Union makes it quick and easy for you to transfer balances from higher interest retail or bank credit cards. Simply list the institution(s) from which you wish to transfer the balance(s) and the amount(s) to pay. Balances will be transferred to your SF Fire Credit Union VISA Card if approved. You will receive your Cardholder Agreement and Disclosure within approximately 5 business days. Your balance transfers will be processed approximately 15 business days after we mail you your Cardholder Agreement and Disclosure. If, after you review your Cardholder Agreement and Disclosure, you object to any term, please notify us to close your account and cancel your balance transfer requests and you will have no obligations to us. If you want to close other credit cards, you must notify the issuers. You should continue to at least make your minimum payments until the card issuer(s) notify you that your balances have been paid.

PROVIDE INFORMATION FROM OTHER INSTITUTIONS/RETAILERS (PLEASE PRINT CLEARLY)

| | |
|---------------------------------------|---------------------------------------|
| _____ Name of Institution/Retailer | _____ Name of Institution/Retailer |
| _____ Street Address | _____ Street Address |
| _____ City, State, Zip | _____ City, State, Zip |
| _____ Account Number | _____ Account Number |
| _____ \$ Amount to Pay | _____ \$ Amount to Pay |

By signing below, I authorize you to bill my approved SF Fire Credit Union VISA credit card account in the amounts listed above. I understand that you will notify me when payment was mailed or if you are unable to process my payment request for any reason. **IMPORTANT NOTE: There is no fee for a balance transfer;** balance transfer requests will be treated as a cash advance.

| | |
|---------------------|--------------------|
| _____ First Name | _____ Last Name |
| _____ Signature | _____ Date |
| | _____ Member # |



SF Fire Credit Union

3201 California Street
San Francisco, CA 94118
(888) 499-FIRE • (415) 674-4800
www.sffirecu.org

Deposits in SF Fire CU are insured by American Share Insurance, the largest provider of private share insurance. Each SFFCU deposit and certificate account is insured up to \$500,000.

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.