

SF Fire Credit Union CSFA Affinity Platinum Visa

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES, CASH ADVANCES & BALANCE TRANSFERS

7.25%–18.00%¹

Penalty Annual Percentage Rate	18.00%
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
Returned payment fee	\$25

Penalty APR

- May be applied to your account when you fail to make any minimum payment on any account or loan you have with us within 60 days after the due date for that payment.
- The penalty APR will apply until you make six consecutive minimum payments by the date and time due beginning with the first payment due after the effective date of the penalty APR increase.

How to Avoid Paying Interest on Purchases

- Your due date is at least 25 days after the close of each billing cycle, and you will not be charged interest on purchases if you pay your entire balance by the due date each month.

Credit Card Tips from the Federal Reserve Board

- To learn more about factors to consider when apply for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard.

¹ **Variable Annual Percentage Rate.** 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.