

First Priority Federal Credit Union
 500 Virginia Avenue ▪ PO Box 9408
 Huntington, WV 25704
 (304) 522-9450 ▪ (800) 253-4708
 Fax (304) 522-7708 ▪ www.firstpriorityfcu.org

CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Addendum is incorporated into and becomes part of your Consumer Credit Card Agreement.
 Please keep this attached to your Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.99%
APR for Cash Advances	14.99%
APR for Balance Transfers	14.99%
Penalty APR and When it Applies	None
Minimum Interest Charge	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees	
▪ Annual Fee	None
▪ Account Set-up Fee	None
▪ Account Maintenance Fee on Closed Accounts	None
▪ Additional Card Fee	None
Transaction Fees	
▪ Balance Transfer Fee	None
▪ Cash Advance Fee	None
▪ Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars.
▪ Transaction Fee for Purchases	None
Penalty Fees	
▪ Late Payment Fee	\$20.00
▪ Over-the-Credit Limit Fee	None
▪ Returned Payment Fee	\$27.50

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	\$2.00
Document Copy Fee	\$2.00
Card Replacement Fee	\$5.00

Periodic Rates.

The Purchase APR is **14.99%** which is a monthly periodic rate of 1.2492%.

The Cash Advance APR is **14.99%** which is a monthly periodic rate of 1.2492%.

The Balance Transfer APR is **14.99%** which is a monthly periodic rate of 1.2492%.