



# Suncoast Schools Federal Credit Union - Credit Card New Account Disclosure

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>8.9% to 16.9%</b> when you open your account based on your credit worthiness.
APR for balance transfers	<b>10.9% to 18.0%</b>
APR for cash advances	<b>10.9% to 18.0%</b>
Penalty APR and When It Applies	Not Applicable
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Paying Interest	We will begin charging interest on cash advances, balance transfers and convenience checks on the transaction date.
Minimum Interest Charge	Not Applicable
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 website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

FEES	
Annual Fee	None
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	None None 1% of each transaction in US Dollars
Penalty Fees Late payment  Over-the-Credit Limit Returned Payment	\$25 charged 5 days after due date or closing date, whichever comes first. None \$29
Other Fees Card Replacement Required Account Protector Plan	\$5 None

**How We Will Calculate Your Balance:** We use a method called "average daily balancing (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 will be provided in your account agreement.