

## VISA PLATINUM CREDIT CARD BALANCE TRANSFER DISCLOSURE

Annual Percentage Rate for Purchases (APR)	<b>4.99%</b>
Other APRs: Cash Advances, Balance Transfers	<b>4.99%</b>
Interest Rate Information	Rate on the credit card purchases, cash advances and balance transfers created from January 16, 2016 to March 15, 2016 will remain fixed until that balance is paid in full. Any balance prior to January 16, 2016 and after March 15, 2016 will be subject to the Visa Platinum disclosure terms listed below.
Annual Membership Fee	<b>\$15.00</b>
Grace Period For Repayment Of Balances For Purchases	25 days
Method Of Computing The Balance For Purchases	Average Daily Balance (Including New Purchases)
Late Payment Fee	Up to <b>\$25</b>
At the date this disclosure was printed (12/15) the information listed above was accurate. Because rates and terms are subject to change, you may view the current rates on the credit union website at <a href="http://www.gsafcu.gsa.gov">www.gsafcu.gsa.gov</a> .	

## VISA PLATINUM CREDIT CARD DISCLOSURE

Annual Percentage Rate for Purchases (APR)	<b>7.50%</b>
Other APRs: Cash Advances, Balance Transfers	<b>7.50%</b>
Variable Rate Information	Periodic Rate May Vary. The rate is determined by the Wall Street Journal Prime Rate plus 4.25%. Cap 10.90%
Annual Membership Fee	<b>\$15.00</b>
Grace Period For Repayment Of Balances For Purchases	25 days
Method Of Computing The Balance For Purchases	Average Daily Balance (Including New Purchases)
Late Payment Fee	Up to <b>\$25</b>
At the date this disclosure was printed (12/15) the information listed above was accurate. Because rates and terms are subject to change, you may view the current rates on the credit union website at <a href="http://www.gsafcu.gsa.gov">www.gsafcu.gsa.gov</a> .	