

# Visa® Initial Disclosure & Balance Transfer Form

SF Fire Credit Union CSFA Affinity Platinum Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) For Purchases, Cash Advances & Balance Transfers	<b>11.50% – 18.00%</b> <sup>1</sup> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<b>18.00%</b> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul>
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.
Minimum Finance Charge	None
Credit Card Tips from the Bureau of Consumer Financial Protection	To learn more about factors to consider when applying for or using a credit card, visit the website of the Bureau of Consumer Financial Protection at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

FEES	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advances	None
Foreign Transaction	None
Penalty Fees	
Late Payment Fee <sup>3</sup>	\$15
Returned Payment Fee	\$10
Overlimit Fee	None
Grace Period for Repayment of Purchases	At least 25 days from the statement closing date <sup>2</sup>
Grace Period for Repayment of Cash Advances	None
Method of Computing Balance for Purchases	Average Daily Balance including new purchases