UFIRST
FEDERAL CREDIT UNION
Helping you get there.

274 Rugar Street
Plattsburgh, NY 12901
(518) 324-5700 Fax (518) 324-5777

TotalLoan ™

VISA CREDIT CARD SOLICITATION DISCLOSURE

THE FOLLOWING IS YOUR REQUIRED CREDIT CARD DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of **March 1, 2017**. The information may have changed after that date. To find out what may have changed contact us at the address shown above. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	**VISA Classic – 7.90% to 17.90%** Based on your creditworthiness when you open your account.
ANNUAL PERCENTAGE RATE for Balance Transfers	**VISA Classic – 7.90% to 17.90%** Based on your creditworthiness when you open your account.
ANNUAL PERCENTAGE RATE for Cash Advances	**VISA Classic – 7.90% to 17.90%** Based on your creditworthiness when you open your account.
How to Avoid Paying Interest	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. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore**

Fees

Transaction Fees Balance Transfer Fee Foreign Transactions	**3%** or **$5** of the amount of each balance transfer, whichever is greater **1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
Penalty Fees Late Payment Returned Payment Fee	Up to **$25.00** Up to **$25.00**

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".