



**GOVERNMENT EMPLOYEES
FEDERAL CREDIT UNION**
P.O. Box 81535
Austin, TX 78708-1535
(512) 339-9812



**VISA
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>STAR 9.49%</p> <p>BLUEBONNET 10.99%</p> <p>HILL COUNTRY 8.99%</p> <p>SKYLINE 6.99%</p>
APR for Balance Transfers	<p>STAR 9.49%</p> <p>BLUEBONNET 10.99%</p> <p>HILL COUNTRY 8.99%</p> <p>SKYLINE 6.99%</p>
APR for Cash Advances	<p>STAR 9.49%</p> <p>BLUEBONNET 10.99%</p> <p>HILL COUNTRY 8.99%</p> <p>SKYLINE 6.99%</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.
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	
Set-up and Maintenance Fees - Annual Fee - STAR - Account Set-up Fee - Application Fee	\$30.00 None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 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).”

Effective Date:

The information about the costs of the card described in this application is accurate as of April 1, 2016 .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Over-the-Credit Limit Fee	\$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$25.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$1.00 per document
Document Copy Fee	\$0.10 per page
Rush Fee	\$25.00 2nd day
Emergency Card Replacement Fee	\$50.00
Card Replacement Fee	\$10.00