



GTE Federal Credit Union DBA GTE Financial
 P.O. Box 172599
 Tampa, FL 33672-0599
 813.871.2690
 www.gtefinancial.org

IMPORTANT BUSINESS CREDIT CARD DISCLOSURE

The following disclosure represents important details concerning GTE Financial business credit cards. The information about costs of the card are accurate as of March 1, 2014. You can contact us at 813.871.2690 or 888.871.2690 or P.O. Box 172599, Tampa, FL 33672-0599 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
	PLATINUM
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	8.99%, or 13.99% depending on your creditworthiness
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.

FEES:	
Fees to Open or Maintain your Account – Annual Fee: – Visa Platinum – Application Fee:	None None
Transaction Fees – Convenience Check: – Balance Transfer: – Cash Advance: – Foreign Transaction	None None None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees – Late Payment: – Over-the-Credit Limit: – Returned Payment:	\$35.00 if your payment is not received by the due date \$25.00 \$35.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Other Fees:

Payment by GTE Online Banking, Pay My Bill:	Free
Payment by CFC Transaction (from checking):	Free
Payment by Mail to Processing Center:	Free
Rush PIN Fee:	\$15.00 (Available free if completed in branch)
Statement Copy:	\$1.00
Rush Card Fee:	\$15.00
Card Replacement Fee:	\$5.00
Payment By Processor:	\$5.00
Immediate Payment Fee:	\$3.00
Convenience Check Copy Fee:	\$1.00
Returned Convenience Check:	Up to \$29.00 if a convenience check if declined for any reason
Convenience Check Stop Payment Request:	Up to \$29.00 if you stop payment of a convenience check for any reason