



GTE Federal Credit Union DBA GTE Financial  
 P.O. Box 172599  
 Tampa, FL 33672-0599  
 (813) 871-2690  
 www.gtefinancial.org

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of \_\_\_\_\_. You can contact us at (813) 871-2690 or toll free at 1-(888) 871-2690 or P.O. Box 172599, Tampa, FL 33672-0599 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>				
	<b>GO SIGNATURE VISA</b>	<b>GO TO VISA</b>	<b>GO FORWARD VISA</b>	<b>SECURED GO FORWARD VISA</b>
<b>Annual Percentage Rate (APR) for Purchases &amp; Cash Advances</b>	_____ % to _____ % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	_____ % to _____ % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	<b>17.99%</b>	<b>17.99%</b>
<b>APR for Balance Transfers</b>	_____ % to _____ % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	<b>0%</b> Introductory APR for 12 months if the balance transfer is made within 60 days of account opening*. After that, your Standard APR will be _____ % to _____ % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	<b>17.99%</b>	<b>17.99%</b>
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.			
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.			
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>			

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee:	None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance: - Foreign Transaction:	<b>3%</b> of the amount of each transfer (minimum: <b>\$6.00</b> ) <b>3%</b> of the amount of each cash advance (minimum: <b>\$6.00</b> ) <b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>0.8%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to <b>\$25.00</b> for the first offense, <b>\$35.00</b> for each additional offense until 6 consecutive on-time payments are received None Up to <b>\$25.00</b> 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)."

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the standard APR disclosed above if you make a late payment.

**\*Introductory Rate is available only for balance transfers made within 60 days of account opening.**

**SEE NEXT PAGE for more important information about this account**

**Other Fees:**

Payment by GTE Online Banking, Make Payment:	Free
Payment by Branch Transaction (from checking):	Free
Payment by Mail to Processing Center:	Free
Rush PIN Fee:	\$15.00 (Available free if completed in branch)
Statement Copy:	\$5.00
Rush Card Fee:	\$25.00
Card Replacement Fee:	\$10.00
Payment By Processor:	\$5.00
Immediate Payment Fee:	\$3.00
Convenience Check Copy Fee:	\$1.00
Returned Convenience Check:	Up to \$25.00 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