



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 05/01/2025. 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.

INTEREST RATES and INTEREST CHARGES:					
	HERITAGE MASTERCARD	GO PREMIER MASTERCARD	GO TO MASTERCARD	GO FORWARD MASTERCARD	SECURED GO FORWARD MASTERCARD
Annual Percentage Rate (APR) for Purchases	<b>17.49 %</b> to <b>17.99 %</b> depending on your creditworthiness.	<b>15.24 %</b> to <b>17.49 %</b> depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	<b>11.24 %</b> to <b>17.49 %</b> depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	<b>13.24 %</b> to <b>17.99 %</b> depending on your creditworthiness.	<b>17.99%</b>
APR for Cash Advances	<b>17.49 %</b> to <b>17.99 %</b> depending on your creditworthiness.	<b>15.24 %</b> to <b>17.49 %</b> depending on your creditworthiness.	<b>11.24 %</b> to <b>17.49 %</b> depending on your creditworthiness.	<b>13.24 %</b> to <b>17.99 %</b> depending on your creditworthiness.	<b>17.99%</b>
APR for Balance Transfers*	<b>17.49 %</b> to <b>17.99 %</b> depending on your creditworthiness.	<b>15.24 %</b> to <b>17.49 %</b> depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	<b>11.24 %</b> to <b>17.49 %</b> depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	<b>13.24 %</b> to <b>17.99 %</b> depending on your creditworthiness.	<b>17.99%</b>
Paying Interest	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.				
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.				
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>				

SEE NEXT PAGE for more important information about this account

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"> <li>• Annual Fee:</li> <li>• Application Fee:</li> </ul>	<i>Go Premier, Go To, Go Forward, and Secured Go Forward Mastercard:</i> None <i>Heritage Mastercard:</i> <b><u>\$ None</u></b> None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul>	<b><u>5</u></b> % of the amount of each transfer (minimum: <b><u>\$10.00</u></b> ) <b><u>5</u></b> % of the amount of each cash advance <b><u>1</u></b> % of each transaction in U.S. dollars if the transaction involves a currency conversion <b><u>0.8</u></b> % of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Over-the-Credit Limit:</li> <li>• Returned Payment:</li> </ul>	Up to <b><u>\$30.00</u></b> for the first offense, <b><u>\$41.00</u></b> for each additional offense until 6 consecutive on-time payments are received None Up to <b><u>\$25.00</u></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)."

**\*Balance transfers cannot be used for balances transferred from other GTE Financial credit cards or loans.**

**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:	\$7.00	
Rush Card Fee:	\$25.00	
Card Replacement Fee:	\$5.95	

GTE Financial allows only cash-based payment methods, such as debit cards, cashier checks, money orders, prepaid cards or a direct transfer from a checking or savings account, for monthly payments and repaying balances in full.