

Chartway FCU Share-Secured Credit Card Application Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	17.89%
APR for Balance Transfers	17.89%, This APR will be the same as the APR for purchases.
APR for Cash Advances	17.89%, This APR will be the same as the APR for purchases.
Penalty APR and When it Applies	N/A
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Federal Reserve Board's website: http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	\$0
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	1% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Returned Payment 	\$20 or 5% of the minimum payment due, up to a maximum of \$25 N/A Up to \$20
Other Fees	
<ul style="list-style-type: none"> Replacement Card 	\$20 for each card replaced due to lost or stolen card

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). This information was printed on [date] so is accurate as of that date. As the information may have changed while this communication was in-transit, please contact us at 1 (800) 678-8765 or (757) 552-1000 to confirm.