



GPO Federal Credit Union
4311 Middle Settlement Rd
New Hartford, NY 13413
Phone: 315-724-1654 • Fax: 315-737-2990
gpofcu.com

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at (800) 822-5476 or 4311 Middle Settlement Rd., New Hartford, NY 13413 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	Visa Credit Card	Visa Secured Credit Card
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	7.99% - 17.99% depending on your credit history.	7.99% - 17.99% depending on your credit history.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you make a payment that is late 60 days or more. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.	
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 \$1.00 .	
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:

Fees to Open or Maintain your Account <ul style="list-style-type: none">• Annual Fee:• Application Fee:	None None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Cash Advance:• Foreign Transaction:	None None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Over-the-Credit Limit:• Returned Payment:	Up to \$25.00 or the amount of the required minimum payment, whichever is less, if your payment is late 10 days or more. Up to \$25.00 or the amount of the required minimum payment, whichever is less, if you exceed your credit limit. Up to \$25.00 or the amount of the required minimum payment, whichever is less, 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)".