



**First Eagle**  
federal credit union  
*Make Life Better.*

600 Red Brook Blvd  
Suite 350  
Owings Mills, MD 21117  
Toll-Free (888) 231-2022  
www.firsteaglefcu.org



**PLATINUM CARD  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>1\$, \$1 to 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>1\$, % to 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>1\$, \$1 to 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>- Make a late payment</li> <li>- Make a payment that is returned</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<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>	<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>3.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$27.00</b> Up to <b>\$27.00</b>

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

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or make a payment that is returned.

**Minimum Interest Charge:** The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of July 1, 2016 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	\$27.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$27.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$27.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$2.00 per statement, more than six months of statements will be charged at a rate of \$25.00 per hour
Document Copy Fee	\$2.00 per slip
Rush Fee	\$40.00
Rush Fee	\$50.00 Saturday delivery
Emergency Card Replacement Fee	\$40.00
Emergency Card Replacement Fee	\$50.00 Saturday delivery