First Eagle Federal Credit Union
PO Box 1585
Owings Mills, MD 21117
Toll-Free 888-231-2022
www.firsteaglefcu.org

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Platinum MasterCard** **13.80% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Platinum Mastercard** **18.00%**
APR for Balance Transfers	**Platinum MasterCard** **13.80% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Platinum MasterCard** **13.80% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**Platinum MasterCard** **18.00%** This APR may be applied to your account if you: - Make a late payment; or - Make a payment that is returned. **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
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 http://www.consumerfinance.gov/learnmore.**
Fees	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Platinum MasterCard - Account Set-up Fee - Secured Platinum Mastercard	 **None** **None** **$25.00**
Transaction Fees - Cash Advance Fee - Platinum MasterCard - Foreign Transaction Fee	 **$10.00** or **3.00%** of the amount of each cash advance, whichever is greater **3.00%** of each transaction in U.S. dollars

SEE NEXT PAGE for more important information about your account.

Penalty Fees	
- Late Payment Fee	Up to **$27.00**
- Returned Payment Fee	Up to **$27.00**

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, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum MasterCard and Secured Platinum Mastercard are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Account Set-up Fee - Secured Platinum Mastercard:
$25.00.

Cash Advance Fee (Finance Charge) - Platinum MasterCard:
$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$27.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee - Platinum MasterCard:
$27.00 or the amount of the returned convenience check, whichever is less.

Document Copy Fee:
$2.00 per page.

Statement Copy Fee - Up to Six Months Worth:
$2.00 per statement.

Statement Copy Fee > Than Six Months Worth:
$25.00 per hour.

Rush Fee:
$40.00.

SEE NEXT PAGE for more important information about your account.

Rush Fee - Saturday Delivery:
$50.00.

Emergency Card Replacement Fee:
$40.00.

Emergency Card Replacement Fee - Saturday Delivery:
$50.00.