



## PRICING INFORMATION ADDENDUM – CREDIT LINE ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR YOUR CLASSIC VISA, SECURED CLASSIC VISA, PLATINUM VISA, CALIFORNIA PROFESSIONAL FIREFIGHTERS ("CPF") VISA, PROFESSIONAL FIREFIGHTERS OF ARIZONA ("PFFAZ") VISA, AND WA STATE COUNCIL OF FIREFIGHTERS ("WSCFF") VISA CREDIT CARD AGREEMENT AND DISCLOSURE. PLEASE BE SURE TO READ THIS ADDENDUM CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>Classic VISA: <b>11.99%</b></p> <p>Secured Classic VISA: <b>11.99%</b></p> <p>Platinum VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>California Professional Firefighters ("CPF") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>Professional Firefighters Arizona ("PFFAZ") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>WA State Council of Firefighters ("WSCFF") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p>
APR For Balance Transfers	<p>Classic VISA: <b>11.99%</b></p> <p>Secured Classic VISA: <b>11.99%</b></p> <p>Platinum VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>California Professional Firefighters ("CPF") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>Professional Firefighters Arizona ("PFFAZ") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>WA State Council of Firefighters ("WSCFF") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p>
APR For Cash Advances	<p>Classic VISA: <b>11.99%</b></p> <p>Secured Classic VISA: <b>11.99%</b></p> <p>Platinum VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>California Professional Firefighters ("CPF") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>Professional Firefighters Arizona ("PFFAZ") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p> <p>WA State Council of Firefighters ("WSCFF") VISA: <b>8.99% - 16.99%</b> based on Your creditworthiness.</p>
Paying Interest	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	For VISA, if You are charged interest, the charge will be no less than \$1.00.

Please refer to TOP OF PAGE 2 for more important information about Your Account

Fees	
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Returned Payment</li> <li>Late Payment</li> </ul>	Up to <b>\$22.00</b> Up to <b>\$15.00</b>

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

Please refer to PAGE 1 for more important information about Your Account

The balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). To get the average daily balance, We take the beginning balance of Your Account each day, add any new purchases, balance transfers, cash advances, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. The Finance Charge for a billing cycle is computed by multiplying the average daily balance subject to a Finance Charge by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Balance transfers and cash advances are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the transaction is posted to Your Account.

If You are charged interest, the charge will be no less than \$1.00.

Your Classic VISA is subject to a Monthly Periodic Rate of 0.9992% (corresponding to an **ANNUAL PERCENTAGE RATE** of 11.99%).

Your Secured Classic VISA is subject to a Monthly Periodic Rate of 0.9992% (corresponding to an **ANNUAL PERCENTAGE RATE** of 11.99%).

Your Platinum VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your CPF VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your PFFAZ VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your WSCFF VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.



**FirefightersFirst**  
CREDIT UNION

1520 West Colorado Boulevard  
Pasadena, CA 91105  
(800) 231-1626

## PRICING INFORMATION ADDENDUM- CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT

THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR YOUR VISA SIGNATURE CREDIT CARD AGREEMENT. PLEASE BE CERTAIN TO READ THIS ADDENDUM CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges	
<b>Annual Percentage Rate (APR) For Purchases</b>	VISA Signature: <b>12.49% - 17.99%</b> when You open Your Account, based on Your creditworthiness. After that, this APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) For Balance Transfers</b>	VISA Signature: <b>12.49% - 17.99%</b> when You open Your Account, based on Your creditworthiness. After that, this APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) For Cash Advances</b>	VISA Signature: <b>12.49% - 17.99%</b> when You open Your Account, based on Your creditworthiness. After that, this APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If You are charged interest, the charge will be no less than \$1.00.
Fees	
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$15.00</b>
• Returned Payment	Up to <b>\$22.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

**FINANCE CHARGES.** The balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). To get the average daily balance, We take the beginning balance of Your Account each day, add any new purchases, balance transfers, cash advances, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. The Finance Charge for a billing cycle is computed by multiplying the average daily balance subject to a Finance Charge by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Balance transfers and cash advances are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the transaction is posted to Your Account.

The Monthly Periodic Rate for Purchases is 1.041% - 1.50% (corresponding **ANNUAL PERCENTAGE RATE** 12.49% - 17.99%) depending on Your creditworthiness.

The Monthly Periodic Rate for Balance Transfers is 1.041% - 1.50% (corresponding **ANNUAL PERCENTAGE RATE** 12.49% - 17.99%) depending on Your creditworthiness.

The Monthly Periodic Rate for Cash Advances is 1.041% - 1.50% (corresponding **ANNUAL PERCENTAGE RATE** 12.49% - 17.99%) depending on Your creditworthiness.

If You are charged interest, the charge will be no less than \$1.00.

**VARIABLE RATE.** Advances are subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the last day of each billing cycle ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the 1st day of the billing cycle that immediately follows a change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of Your regularly scheduled payments. Changes in the rate will apply to Your remaining principal balance and will not be greater than 18.00%.

The Margin for Purchases is 7.74% - 14.74% depending on Your creditworthiness.

The Margin for Balance Transfers is 7.74% - 14.74% depending on Your creditworthiness.

The Margin for Cash Advances is 7.74% - 14.74% depending on Your creditworthiness.