

RATES ARE ACCURATE AS OF January 1, 2022

TYPE OF LOAN	RATE AS LOW AS	DISCLOSURE
VEHICLES AND MOTORCYCLES		
Auto Loans	1.69% Fixed APR*	*Annual Percentage Rate. Rates, terms, and repayment options subject to approval.
Recreational Vehicles (New & Used)	7.50% Fixed APR*	
HOME EQUITY LINES OF CREDIT		
PrimeLine Account	4.25% Variable APR*	*APR = Annual Percentage Rate. Rates subject to change without notice. Loans subject to approval. Actual rate will be determined by LTV. This rate varies with the market based on Prime Rate. NMLS ID 462532. Equal Housing Lender.
HOME EQUITY LOANS		
1 ST Mortgage	1.99% Fixed APR*	*APR = Annual Percentage Rate. Rates subject to change without notice. Loans subject to approval. Actual rate will be determined by credit score and loan term. Contact a TFCU representative for full details. NMLS ID 462532. Equal Housing Lender.
2 nd Mortgage	3.99% Fixed APR*	
PERSONAL LOANS	9.99% APR*	*Annual Percentage Rate. Loans subject to approval.
CREDIT CARDS	Visa Platinum Preferred introductory 7.50% Fixed APR**	* Annual Percentage Rate. **Annual Percentage Rate. Offer valid on new Visa Platinum Preferred credit cards. Introductory period begins at Visa account opening and lasts for 12 months. Valid for purchases and balance transfers only. Cash advances will receive the standard rate, currently 10.50% – 13.25% Variable APR, based on credit worthiness. This APR varies with the market based on Prime Rate. When the introductory period ends, the rate will return to the standard rate. Card type and APR are subject to approval. Ask a TFCU representative for full details.
	Visa Platinum as low as 11.25% Variable APR*	

[APPLY FOR A LOAN](#)



APPLICATION AND
SOLICITATION
DISCLOSURE



VISA PLATINUM PREFERRED/VISA PLATINUM/VISA
PLATINUM SHARE SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Preferred 2.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 10.50%, 11.00% or 13.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 11.25%, 11.75%, 14.00% or 15.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Credit Rebuilder 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum Preferred 2.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 10.50%, 11.00% or 13.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 11.25%, 11.75%, 14.00% or 15.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Credit Rebuilder 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	<p>Visa Platinum Preferred 10.50% , 11.00% or 13.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 11.25%, 11.75%, 14.00% or 15.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Credit Rebuilder 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
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 any interest on purchases if you pay your entire balance by the due date each month.
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	
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$30.00 Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Promotional Period for Introductory APR - Visa Platinum Preferred:

The Introductory APR for balance transfers and purchases will apply to transactions posted to your account from 01/01/2022 until 03/31/2022 . Any existing balances on Tucson Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: January 1, 2022.

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

For California Borrowers, the Visa Platinum Preferred, Visa Platinum and Visa Platinum Share Secured 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:Late Payment Fee:

20.00% of the interest due, if you are 10 or more days late in making a payment. However, the fee will not exceed \$30.00.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$33.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$5.00.

Emergency Card Replacement Fee:

\$40.00.

Pay-by-Phone Fee:

\$20.00.

Rush Fee:

\$40.00.

Statement Copy Fee:

\$2.00.

Non-TFCU ATM Fee:

\$2.00 per transaction.

Copy of Visa Voucher Fee:

\$5.00 per copy.