



**Healthcare Systems
Federal Credit Union**
It's better to be a member

3300 Gallows Rd, Falls Church, VA 22042-3307



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Secured</p> <p>Visa Platinum when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Secured</p> <p>Visa Platinum when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Secured</p> <p>Visa Platinum when you open your account, based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees <ul style="list-style-type: none"> Annual Fee - Visa Secured Annual Fee - Visa Platinum Additional Card Fee 	
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Fee 	of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	

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

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

OTHER DISCLOSURES

Late Payment Fee if you are three (3) or more days late
Statement Copy Fee
Document Copy Fee
Card Replacement Fee