

<b>Coastline Federal Credit Union Disclosure Information</b>	<b>VISA® Platinum</b>
<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90% to 18.00%</b> , when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>9.90% to 18.00%</b> , when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>9.90% to 18.00%</b> , when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</b>	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 statement balance by your billing due date each month. 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.
<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>Set-up and Maintenance Fees</b> • <b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • <b>Balance Transfer</b> • <b>Cash Advance</b> • <b>Foreign Transaction</b>	<b>None</b> <b>\$5 or 3%</b> , Maximum <b>\$25</b> <b>1.40%</b> of each multiple currency transaction in U.S. dollars <b>1.00%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> • <b>Late Payment</b> • <b>Returned Payment</b>	Up to <b>\$15</b> Up to <b>\$25</b>

SEE NEXT PAGE for more important information about your account.

## **Coastline Federal Credit Union Disclosure Information (continued)**

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

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

**Billing Rights:** Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

**Military Lending Act Disclosures:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at (800) 444-1811 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**Collection Costs:** You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

**Variable Rate:** The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July and October), to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

**Effective Date:** The information about the costs of the card described in this application is accurate as of June 18, 2019. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 47410, Jacksonville, FL 32247-7410 or call us at (800) 444-1811 or (904) 346-1700.