

Coastline Federal Credit Union Disclosure Information	VISA® Platinum
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% to 18.00% , when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.90% to 18.00% , when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.90% to 18.00% , when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
Paying Interest	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	None \$5 or 3% , Maximum \$25 1% of each transaction in U.S. dollars
Penalty Fees • Late Payment • Returned Payment	Up to \$15 Up to \$25

SEE NEXT PAGE for more important information about your account.

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.

Effective Date: The information about the costs of the card described in this application is accurate as of December 20, 2018. 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.

For California Borrowers, the Visa Platinum, Visa Secured and Visa Platinum Rewards 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.