



Houston Texas Fire Fighters
Federal Credit Union

VISA® TABULAR DISCLOSURE

Interest Rates and Interest Charges		Visa Rewards Credit Card
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	7.15% - 18.00% , when you open your account based on creditworthiness. After that, your APR will vary with the market based on the prime rate.	
Penalty APR and When it Applies	N/A	
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 interest on purchases if you pay your entire balance by the due date (Grace Period) each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$15.00	
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 web site of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore .	
Fees		
Annual Fee	\$0.00	
Membership Fee	\$0.00	
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee International Transaction Fee 	3% of the amount of each cash advance \$0.00 0.8% for single-currency transactions 1.0% for multiple-currency transactions	
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Over-the-Credit-Limit Fee Returned Payment Fee 	\$29.00 N/A \$10.00	
Other Fees <ul style="list-style-type: none"> Rush Plastic Fee Phone Payment Fee 	\$25.00 \$6.00	

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). *An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.