Floridacentral CREDIT UNION 3333 Henderson Blvd. Tampa, FL 33609

APPLICATION AND SOLICITATION DISCLOSURE

mastercard.

WORLD MASTERCARD/CLASSIC MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**World Mastercard** **14.25% to 17.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Classic Mastercard** **9.49% to 14.49%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**World Mastercard** **14.25% to 17.25%,** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Classic Mastercard** **9.49% to 14.49%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**World Mastercard** **14.25% to 17.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Classic Mastercard** **9.49% to 14.49%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**World Mastercard** **None** **Classic Mastercard** **None**
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	
Annual Fee - Annual Fee	**None**

SEE NEXT PAGE for more important information about your account.

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Transaction Fees	
- Balance Transfer Fee	**$20.00** or **3.00%** of the amount of each balance transfer, whichever is greater
- Cash Advance Fee	**$20.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee - World Mastercard	**None**
- Foreign Transaction Fee - Classic Mastercard	**1.00%** of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to **$27.00**
- Returned Payment Fee	Up to **$30.00**

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: November 2, 2026, This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:
Late Payment Fee:
$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
$20.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
$20.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
None.

Rush Fee:
$35.00.

Statement Copy Fee:
$5.00 per document.

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