

**Important Credit Card Disclosure.**

The following disclosure represents important details concerning Your Credit Card:

Annual Percentage Rate (APR) for Purchases	<p>Visa Classic  <b>12.99%</b></p>
Other APRs	<p>Cash Advance.....12.99%                  Balance Transfer...12.99%</p>
Grace Period for Repayment of Balances for Purchases	<p>25 Days</p>
Method of Computing the Balance for Purchases	<p>Average Daily Balance                  (including new purchases)</p>
Annual Fee	<p>None</p>
Minimum Finance Charge	<p>None</p>
<p>Late Charge Fee.....\$30                  Balance Transfer Fee.....None                  Foreign Transaction Fee*.....1%                  Cash Advance .....\$2                  Inactive Account Fee**.....\$25</p>	

\*Of transaction amount

\*\*Annually after 1 year

The information about the costs of the card described in this application is accurate as of 1/15/2010. This information may have changed after that date. To find out what may have changed, contact Freedom FCU.



**Harford County's Better Way to Bank**