

**Important Credit Card Disclosure.**

The following disclosure represents important details concerning Your Credit Card:

Annual Percentage Rate (APR) for Purchases	Visa Platinum <b>8.99%</b>
Other APRs	Cash Advance.....8.99% Balance Transfer....8.99%
Grace Period for Repayment of Balances for Purchases	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Minimum Finance Charge	None
Late Charge Fee.....\$30 Balance Transfer Fee.....None Foreign Transaction Fee*.....1% Cash Advance .....\$2 Inactive Account Fee**.....\$25	

\*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**