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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**PLATINUM VISA/PLATINUM REWARDS VISA
 SHARE SECURED VISA/EDUCATOR VISA**

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Platinum Visa

Introductory APR, for qualifying members, for 15 months from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Platinum Rewards Visa

Introductory APR, for qualifying members, for 15 months from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Share Secured Visa

This APR will vary with the market based on the Prime Rate.

Educator Visa

This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

Platinum Visa

Introductory APR, for qualifying members, for 15 months from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Platinum Rewards Visa

Introductory APR, for qualifying members, for 15 months from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Share Secured Visa

This APR will vary with the market based on the Prime Rate.

<p>APR for Cash Advances</p>	<p>Platinum Visa to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Visa to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Share Secured Visa This APR will vary with the market based on the Prime Rate.</p> <p>Educator Visa This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
<p>Fees</p>	
<p>Transaction Fees - Balance Transfer Fee - Platinum Visa, Platinum Rewards Visa - Balance Transfer Fee - Share Secured Visa, Educator Visa - Cash Advance Fee - Foreign Transaction Fee</p>	<p>3.00% of the amount of each balance transfer</p> <p>None</p> <p>\$10.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars</p>
<p>Penalty Fees - Late Payment Fee - Returned Payment Fee</p>	<p>Up to \$40.00 Up to \$40.00</p>

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Platinum Visa, Platinum Rewards Visa:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Freedom of Maryland Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of:

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

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

Other Fees & Disclosures:

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge) - Platinum Visa, Platinum Rewards Visa:

3.00% of each balance transfer. However, this fee is waived on all transactions posted after the promotional period.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$7.00.

Emergency Card Replacement Fee:

\$25.00.

Statement Copy Fee:

\$6.00.