



P.O. Box 1545
 Bel Air, MD 21014
 Phone: (410) 676-5700
 Fax: (410) 679-6316
 Toll Free Number: 1-800-440-4120
 Web Address: www.freedomfcu.org

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum</p> <p>Introductory APR, for qualifying members, for _____ months from account opening.</p> <p>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.</p> <p>Visa Platinum Rewards</p> <p>Introductory APR, for qualifying members, for _____ months from account opening.</p> <p>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.</p> <p>Visa Platinum Share Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum</p> <p>Introductory APR, for qualifying members, for _____ months from account opening.</p> <p>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.</p> <p>Visa Platinum Rewards</p> <p>Introductory APR, for qualifying members, for _____ months from account opening.</p> <p>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.</p> <p>Visa Platinum Share Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	Visa Platinum to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Share Secured This APR will vary with the market based on the Prime Rate.
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	
Transaction Fees - Balance Transfer Fee - Visa Platinum, Visa Platinum Rewards - Balance Transfer Fee - Visa Platinum Share Secured - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer None \$10.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$39.00 Up to \$39.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Platinum, Visa Platinum Rewards: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 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 Visa Platinum, Visa Platinum Rewards and Visa Platinum Share Secured 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:

\$28.00 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 \$39.00 or the amount of the required minimum payment, whichever is less.

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

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:

\$28.00 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 \$39.00 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.