



**STRATEGIC FEDERAL CREDIT UNION**  
 22110 Pacific Blvd. Ste. 100 8320 Alban Rd. Ste. 100  
 Sterling, VA 20166 Springfield, VA 22150  
 571-250-2019 703-912-1880  
 www.strategicfcu.org



**VISA CLASSIC**

**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.90%</b>
<b>APR for Cash Advances</b>	<b>11.90%</b>
<b>APR for Balance Transfers</b>	<b>11.90%</b>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> . The minimum interest charge will not be charged on amounts below <b>\$1.00</b> .
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$10.00</b> Up to <b>\$15.00</b> Up to <b>\$15.00</b>

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

**Effective Date.**

The information about the costs of the card described in this application is accurate as of **February 1, 2012**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$10.00</b>	or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Over-the-Credit Limit Fee	<b>\$15.00</b>	or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	<b>\$15.00</b>	or the amount of the required minimum payment, whichever is less.
Pay-by-Phone Fee	<b>\$10.00</b>	