Fitzsimons
A PARTNERING CREDIT UNION

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Aurora, CO 80045
FitzsimonsCU.com
(303) 340-3343 | (800) 933-5839

APPLICATION AND SOLICITATION DISCLOSURE

VISA

PLATINUM/PLATINUM REWARDS/PLATINUM REWARDS ELITE/SECURED PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Platinum** **9.49% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Rewards** **11.49% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Rewards Elite** **10.49% to 15.49%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Platinum** **17.24%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Platinum** **2.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **7.24% to 16.24%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Rewards** **2.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **9.24% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Rewards Elite** **1.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **8.24% to 13.24%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

LOANLINER

SEE NEXT PAGE for more important information about your account.

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APR for Cash Advances	**Platinum** **10.24% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Rewards** **12.24% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Rewards Elite** **10.24% to 15.24%** , when you open your account, based on your creditworthiness. 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	
Set-up and Maintenance Fees - Annual Fee - Platinum, Platinum Rewards, Platinum Rewards Elite - Application Fee - Secured Platinum	 **None** **$29.00** one-time fee
Transaction Fees - Balance Transfer Fee - Platinum, Platinum Rewards - Balance Transfer Fee - Platinum Rewards Elite - Cash Advance Fee - Platinum, Platinum Rewards Elite - Cash Advance Fee - Platinum Rewards - Foreign Transaction Fee - Platinum, Secured Platinum - Foreign Transaction Fee - Platinum Rewards, Platinum Rewards Elite	 **$10.00** or **3.00%** of the amount of each balance transfer, whichever is greater **$10.00** or **2.50%** of the amount of each balance transfer, whichever is greater **$10.00** or **3.00%** of the amount of each cash advance, whichever is greater **$10.00** or **4.00%** of the amount of each cash advance, whichever is greater **1.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$40.00** Up to **$29.00**

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

Promotional Period for Introductory APR - Platinum, Platinum Rewards, Platinum Rewards Elite:
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on Fitzsimons Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:
The information about the costs of the card described in this application is accurate as of: May 12, 2021
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum, Platinum Rewards, Platinum Rewards Elite and Secured Platinum 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

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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.

Other Fees & Disclosures:

Late Payment Fee:
$29.00 or the amount of the required minimum payment, whichever is less, if you are 15 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.

Application Fee - Secured Platinum:
$29.00 one-time fee.

Balance Transfer Fee (Finance Charge) - Platinum, Platinum Rewards:
$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Balance Transfer Fee (Finance Charge) - Platinum Rewards Elite:
$10.00 or 2.50% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - Platinum, Platinum Rewards Elite:
$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Cash Advance Fee (Finance Charge) - Platinum Rewards:
$10.00 or 4.00% 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.

Returned Convenience Check Fee:
$29.00 or the amount of the returned convenience check, whichever is less.

Document Copy Fee:
$5.00 per document.

Pay-by-Phone Fee:
$10.00.

Statement Copy Fee:
$5.00 per document.

Rush Fee:
$25.00 3-5 day arrival.

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