

## Important Terms and Conditions for Credit Card Accounts

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases	<b>11.25% to 18.00%</b> when you open your account, based on your creditworthiness. After that your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>11.25% to 18.00%</b> when you open your account, based on your creditworthiness. After that your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>11.25% to 18.00%</b> when you open your account, based on your creditworthiness. After that your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<b>18.00%</b> This APR may be applied to your account if you are 60 days or more past due. <b>How long will the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

### SECURITY

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENSIONS MADE UNDER THIS AGREEMENT. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF ANY CARD WHICH YOU MAY USE, DIRECTLY OR INDIRECTLY, TO OBTAIN EXTENSIONS OF CREDIT UNDER THIS AGREEMENT.

In addition to the security interest above, we may require that you sign an additional security agreement placing an administrative hold on some of your shares to secure credit extensions made under this Agreement. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you are giving.

### Fees

Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> <li>• Balance Transfer: Either <b>\$2</b> or <b>2%</b> of the amount of each transfer, whichever is greater</li> <li>• Cash Advance (including convenience checks): Either <b>\$2</b> or <b>2%</b> of the cash advance, whichever is greater</li> <li>• Foreign Transaction: <b>1%</b> of U.S. Dollar transaction amount whether or not the transaction is charged in U.S. Dollars</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$37</b> per occurrence</li> <li>• Over-the-Limit: Up to <b>\$25</b> per cycle</li> <li>• Returned Payment: Up to <b>\$25</b> per occurrence</li> </ul>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance" (including new purchases).

The information about the costs of the card described in this application is accurate as of 09/23/2022. This information may have changed after that date. To find out what may have changed, call us at (210) 673-5610, (800) 227-5328 or write to us at Air Force Federal Credit Union, 1560 Cable Ranch Road, Suite 200, San Antonio, TX 78245.