

Penalty APR and When It Applies	<p>17.90%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make your payment 60 days late; or 2) A returned payment causes your account to become 60 days late. <p>How long will the Penalty APR apply? If your APR is increased for either of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due beginning with the statement cycle immediately following the event that triggered the Penalty APR, provided you do not exceed your credit limit during that time period.</p>
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 and balance transfers if you pay your entire balance by the due date each month and your previous balance is zero or a credit balance. We will begin charging interest on cash advances and convenience checks on the date they are posted to your account.
Minimum Interest Charge	None
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	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transactions 	<p>None</p> <p>None</p> <p>2% of the transaction in U.S. dollars for Inspire, School Employee, and Share-Secured;</p> <p>0% for Rewards.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25 imposed 15 days after the due date.</p> <p>Up to \$20.</p>

How We Will Calculate Your Balance: We use a method called “average adjusted daily balance (including new purchases).” See your account agreement for more details.

Other Fees: Rush Card: \$20; Stop Payment: \$15 for Convenience Checks or Balance Transfers.

Loss of Introductory APR: We may end your introductory/promotional APR (if any) and apply the Penalty APR if your payment is 60 days late.

Rates are valid as of 01/13/2022 and are subject to change. SchoolsFirst FCU’s credit card program features a range of interest rates based on a variety of factors, including the applicant’s credit rating. Programs, rates, terms and conditions are subject to change.