



SECURITY FIRST FEDERAL CREDIT UNION  
3515 S. Jackson Road P.O. Box 4829  
Edinburg, TX 78539 McAllen, TX 78502-4829  
(956) 661-4000

## APPLICATION AND SOLICITATION DISCLOSURE



VISA

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>3.25% to 9.25%</b> Introductory APR for a period of six billing cycles, based on your creditworthiness.  After that, your APR will be <b>11.50% to 17.50%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>3.25% to 9.25%</b> Introductory APR for a period of six billing cycles, based on your creditworthiness.  After that, your APR will be <b>11.50% to 17.50%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>6.25% to 12.25%</b> Introductory APR for a period of six billing cycles, based on your creditworthiness.  After that, your APR will be <b>14.50% to 17.50%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>17.95%</b>  This APR may be applied to your account if you: - Make a late payment.  <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 three consecutive minimum payments when due.
<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 will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>
Fees	
<b>Set-up and Maintenance Fees</b> - Additional Card Fee	<b>\$5.00</b>
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

### How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

SEE NEXT PAGE for more important information about your account.

**Promotional Period for Introductory APR:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six billing cycles following issuance of your card. Any existing balances on Security First Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty 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: June 1, 2025  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Other Fees & Disclosures:**Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Additional Card Fee:

\$5.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Rush Fee:

\$40.00.

Statement Copy Fee:

\$4.00 per document.