

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of April 24, 2017. You can call Us at (800) 542-7896 or write Us at GEICO Federal Credit Union, One GEICO Plaza, Washington, DC 20076 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

Share Secured MasterCard Classic: **13.99%**

MasterCard Classic: **11.88%**

MasterCard Gold: **10.99%**

APR For Balance Transfers

Share Secured MasterCard Classic: **13.99%**

MasterCard Classic: **11.88%**

MasterCard Gold: **10.99%**

APR For Cash Advances

Share Secured MasterCard Classic: **13.99%**

MasterCard Classic: **11.88%**

MasterCard Gold: **10.99%**

Penalty APR And When it Applies

17.90%

This APR may be applied if:
1) You make a late payment.

How Long Will The Penalty APR Apply? If Your APR is increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will also apply indefinitely unless You make the next 6 consecutive minimum payments when due.

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 interest on purchases if You pay Your entire balance owed within 25 days of Your statement closing date.

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

- Foreign Transaction **1.00%** of each foreign currency transaction in U.S. Dollars.
0.80% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Late Payment Up to **\$28.00**
- Returned Payment Up to **\$28.00**

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