

GEICO FCU MASTERCARD: TERMS AND CONDITIONS

Interest Rates and Charges as of 8/1/16

Annual Percentage Rate (APR) for Purchases	MasterCard Gold: 10.99% APR MasterCard Classic: 11.88% APR MasterCard Classic Secured: 13.99% APR
Annual Percentage Rate (APR) for Cash Advances	MasterCard Gold: 10.99% APR MasterCard Classic: 11.88% APR MasterCard Classic Secured: 13.99% APR
Annual Percentage Rate (APR) for Balance Transfers	MasterCard Gold: 10.99% APR MasterCard Classic: 11.88% APR MasterCard Classic Secured: 13.99% APR
Minimum Finance Charge	None
Penalty APR And When It Applies	17.90% This APR may be applied to your account if your account becomes past due twice during any consecutive 12-month period, or is 60 or more days past due at any time. How Long Will The Penalty APR Apply? If your APR is increased, the Penalty APR will apply until you bring the account current and make six consecutive minimum payments when due.
Maximum Limit Amounts	MasterCard Gold: Up to \$20,000 MasterCard Classic: Up to \$5,000 MasterCard Classic Secured: Subject to amount of shares pledged
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 any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Credit Card Tips From The Consumer Financial Protection Bureau	To learn more about factors to consider when you're 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">• Foreign Transactions• Cash Advances• Balance Transfers	1% of each foreign currency transaction in U.S. dollars, or 0.80% of each U.S. dollar transaction that occurs in a foreign country None None
Penalty Fees <ul style="list-style-type: none">• Late Payment Fee• Returned Payment Fee• Over Limit Fee	Up to \$28.00 (after 9 days) Up to \$28.00 None
Effective Date	8/22/10

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

Billing Rights: Information on your rights to dispute transactions, and how to exercise those rights, is provided in your account terms and conditions.

You must be 18 years of age to apply for a MasterCard Credit Card.

Your MasterCard account will be governed by the terms of the GEICO Federal Credit Union credit card agreement that will be sent to you with your card(s). The terms of your account are subject to change as provided in your credit card agreement.

The information provided in the above disclosure is accurate as of 8/1/16. This information is subject to change after this date. If you have any questions, please visit your nearest branch or call GEICO FCU at 800-542-7896.

Print, complete and return your MasterCard application to:

GEICO Federal Credit Union
Attn: Lending Department
One GEICO Plaza
Washington, DC 20076

You may also hand deliver or fax your application to your local or nearest branch office, fax to (301) 986-3757. Visit us online at www.geicofcu.org for locations near to you.