

NAFT Federal Credit Union Credit Card Accounts

Important Account Terms

Interest Rates and Interest Charges (Applications and Solicitations)	
Annual Percentage Rate (APR) for Purchases	Standard MasterCard and VISA Classic 14.00%
	Platinum MasterCard and VISA Platinum 8.90%
	Gold MasterCard and Visa Gold 10.90%
	Share Secured MasterCard and Share Secured VISA 10.90%
APR for Cash Advances	Standard MasterCard and VISA Classic 16.90%
	Platinum MasterCard and VISA Platinum 12.90%
	Gold MasterCard and Visa Gold 14.90%
	Share Secured MasterCard and Share Secured VISA 10.90%
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 by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Transaction Fees Cash Advance Foreign Transaction	None None
Penalty Fees Late Payment Standard MasterCard and Visa Classic, Platinum MasterCard and VISA Platinum, Gold MasterCard and Visa Gold, Share Secured MasterCard and Share Secured Visa Returned Payment	Up to \$25 Up to \$25 Up to \$25 Up to \$25 Up to \$25

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

The information about the costs of the cards described in this application is accurate as of 08/2010. This information may have changed after that date. To find out what may have changed, call us at (877) 837-5951 or write to us at NAFT Federal Credit Union, P.O. Box 771, Pharr Texas 78577-0771