

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Titanium/Edge</b> <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>17.50% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Flex/Rewards</b> <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>15.50% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Advantage</b> <b>13.50% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>Titanium/Edge</b> <b>17.50% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Flex/Rewards</b> <b>15.50% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Advantage</b> <b>0.00%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>13.50% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<b>18.00%</b>

<b>APR for Installment Plan</b>	<b>Titanium/Edge</b> <b>8.99% to 10.99%</b> , depending on the amount of the transaction, and the length of the selected payment term, for qualifying cardholders.  <b>Flex/Rewards</b> <b>7.99% to 9.99%</b> , depending on the amount of the transaction, and the length of the selected payment term, for qualifying cardholders.  <b>Platinum Advantage</b> <b>6.99% to 8.99%</b> , depending on the amount of the transaction, and the length of the selected payment term, for qualifying cardholders.
<b>Penalty APR and When it Applies</b>	<b>18.00%</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 APR is increased for this reason, the Penalty APR will apply until you make six 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 or Interest Avoidance 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>
<b>Fees</b>	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Titanium/Edge - Foreign Transaction Fee - Flex/Rewards, Platinum Advantage	<b>\$5.00 or 5.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00 or 4.00%</b> of the amount of each cash advance, whichever is greater <b>None</b>  <b>3.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$40.00</b> Up to <b>\$40.00</b>

#### **How We Will Calculate Your Balance:**

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

#### **Promotional Period for Introductory APR - Titanium/Edge, Flex/Rewards:**

The Introductory APR for purchases will apply to transactions posted to your account during the first 90 days following the opening of your account.

#### **Introductory APR - Platinum Advantage:**

Any existing balances on First South Financial Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

#### **Loss of Introductory APR:**

We may end your Introductory APR for purchases and apply the Penalty APR if you are 60 days late in making a payment.

#### **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: March 17, 2025

This information may have changed after that date. To find out what may have changed, contact First South Financial Federal Credit Union.

SEE NEXT PAGE for more important information about your account.  
First South Financial Federal Credit Union

**Installment Plan:**

We may offer you an Installment Plan which allows you to pay eligible purchases or eligible amounts over time, with interest at a non-variable rate and set payment terms. You can only create an Installment Plan if you receive and accept an offer. The offer will tell you the terms available, including the APR that will apply to that Installment Plan. Your APR depends on the transaction amount and payment term length you select.

**For California Borrowers, the Titanium/Edge, Flex/Rewards and Platinum Advantage are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

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

\$29.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge):

\$5.00 or 5.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 4.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee (Lost/Stolen):

\$15.00.

Card Replacement Fee (Damaged):

\$5.00.