



Community Credit Union of Florida
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ccuFlorida.org

APPLICATION AND
SOLICITATION
DISCLOSURE



VISA PLATINUM/VISA PLATINUM REWARDS/VISA

Interest Rates and Interest Charges		SECURED
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 0.00% Introductory APR for a period of twelve billing cycles.</p> <p>After that, your APR will be 12.99% to 24.99%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 0.00% Introductory APR for a period of twelve billing cycles.</p> <p>After that, your APR will be 15.49% to 21.79%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 7.00%</p>	
APR for Balance Transfers	<p>Visa Platinum 0.00% Introductory APR for a period of twelve billing cycles.</p> <p>After that, your APR will be 12.99% to 24.99%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 0.00% Introductory APR for a period of twelve billing cycles.</p> <p>After that, your APR will be 15.49% to 21.79%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 7.00%</p>	
APR for Cash Advances	<p>Visa Platinum 12.99% to 24.99%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 15.49% to 24.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 7.00%</p>	
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 any interest on purchases if you pay your entire balance by the due date each month.	

SEE NEXT PAGE for more important information about your account.

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 - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - International Service Assessment Fee	None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$38.00 Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Visa Platinum and Visa Platinum Rewards::

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first twelve billing cycles following the opening of your account. Any existing balances on Community Credit Union of Florida loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: November 25, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Rewards and Visa Secured 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.

Other Fees & Disclosures:

Late Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 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 \$38.00 or the amount of the required minimum payment, whichever is less.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 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 \$35.00 or the amount of the required minimum payment, whichever is less.

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Card Replacement Fee:
\$5.00.

Document Copy Fee:
\$5.00.

Emergency Card Replacement Fee:
\$25.00.

Rush Fee:
\$25.00.

Statement Copy Fee:
\$5.00.

Skip A Payment Fee:
\$15.00.