

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Baptist Health South Florida Federal Credit Union Credit Cards. The information about costs of the Cards is accurate as of the effective date of _____. You can call Us at (866) 896-8728 or write Us at Baptist Health South Florida Federal Credit Union, 13200 SW 128th St., Suite C1, Miami, FL 33186-5826 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Explorer Rewards: _____% - _____% based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Enrichment: _____% Introductory APR for 12 months.</p> <p>After that Your APR will be _____% - _____% based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Empower: _____%</p>
APR For Balance Transfers	<p>VISA Explorer Rewards: _____% Introductory APR for 12 months.</p> <p>After that Your APR will be _____% - _____% based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Enrichment: _____% Introductory APR for 12 months.</p> <p>After that Your APR will be _____% - _____% based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Empower: _____%</p>
APR For Cash Advances	<p>VISA Explorer Rewards: _____%</p> <p>VISA Enrichment: _____%</p> <p>VISA Empower: _____%</p>
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to Your Account if:</p> <p>1) You make a late payment; or</p> <p>2) You exceed Your approved credit limit 3 or more times during any six-month period.</p> <p>How Long Will The Penalty APR Apply? If Your APRs are increased for any of these reasons, 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 apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>
How to Avoid Paying Interest on Purchases	<p>We will not charge You interest on purchases if You pay Your entire balance owed each month within 28 days of Your statement closing date.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Transaction Fees	<ul style="list-style-type: none">Balance TransferCash AdvanceForeign Transaction <p>For VISA Empower, 2.00% of each transfer [\$5.00 minimum]. For VISA Explorer Rewards, up to 5.00% of each transfer [\$5.00 minimum]. 3.00% of each transfer [\$5.00 minimum]. 1.00% of each foreign currency transaction in U.S. Dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
Penalty Fees	<ul style="list-style-type: none">Returned PaymentLate Payment <p>Up to \$35.00 Up to \$30.00</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See Your Account Agreement for details.

Loss of Introductory APR: We may end Your Introductory APR and apply the Penalty APR if You make a late payment, or if You exceed Your approved credit limit 3 or more times during the introductory rate period.