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**VISA PLATINUM
 CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Disclosure is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.
 Please keep this attached to your LOANLINER Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	2.90% Introductory APR for a period of six billing cycles After that your APR will be .
APR for Balance Transfers	2.90% Introductory APR for a period of six billing cycles After that your APR will be .
APR for Cash Advances	
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 balance transfers and cash advances on the transaction date.
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 - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

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

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first **60 days** following issuance of your card. Any existing balances on current Launch Federal Credit Union loan and/or credit card programs are not eligible for the introductory APR.

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

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	Up to \$65.00
Card Replacement Fee	\$5.00

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Introductory Purchase APR is 2.90% which is a daily periodic rate of 0.0107%

The Purchase APR is which is a daily periodic rate of 0.0000%

The Introductory Balance Transfer APR is 2.90% which is a daily periodic rate of 0.0107%

The Balance Transfer APR is which is a daily periodic rate of 0.0000%

The Cash Advance APR is which is a daily periodic rate of 0.0000%