



**TMH Federal Credit Union**  
 345 S. Magnolia Drive  
 Tallahassee, FL 32301  
 Phone: (850) 402-5301  
 Fax: (850) 402-5334

**VISA CREDIT CARD SOLICITATION DISCLOSURE**

**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of May 1, 2016. The information may have changed after that date. To find out what may have changed contact us at the address shown above. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent you after approval.

**Interest Rates and Interest Charges**

<b>ANNUAL PERCENTAGE RATE</b> for Purchases	Pinnacle Gold/Silver Select Gold – <u>7.99</u> % Premier Gold – <u>8.99</u> % Visa Premier/Classic Gold – <u>9.99</u> % Visa Classic – <u>10.99</u> % Visa Freedom – <u>12.99</u> %
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	Pinnacle Gold/Silver Select Gold – <u>7.99</u> % Premier Gold – <u>8.99</u> % Visa Premier/Classic Gold – <u>9.99</u> % Visa Classic – <u>10.99</u> % Visa Freedom – <u>12.99</u> %
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	Pinnacle Gold/Silver Select Gold – <u>7.99</u> % Premier Gold – <u>8.99</u> % Visa Premier/Classic Gold – <u>9.99</u> % Visa Classic – <u>10.99</u> % Visa Freedom – <u>12.99</u> %
<b>Paying Interest</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 by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .

**Fees**

<b>Annual Fee</b> Annual Fee	\$ <u>10.00</u> annually
<b>Transaction Fees</b> Foreign Transactions	1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> Late Payment Returned Payment Fee	Up to \$25.00 Up to \$25.00

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (including new purchases)”.