



True Federal Sky Credit Union  
 10201 S. Western Ave.  
 Oklahoma City, OK 73139  
 405-682-1990  
 FAX: 405-703-2464  
 www.trueskycu.org

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of 7/3/2024. You can contact us toll free at (800) 448-1990 or the address above to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>				
	<b>VISA CLASSIC</b>	<b>VISA GOLD</b>	<b>VISA PLATINUM</b>	<b>VISA SECURED</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>6.99% to 17.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>6.99% to 17.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>6.99% to 17.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>6.99% to 17.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	None			
<b>Paying Interest</b>	We will begin charging interest on the transaction date.			
<b>Minimum Interest Charge</b>	None			
<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>			

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	None None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	<b>1%</b> of the amount of each transfer (maximum: <b>\$1,050</b> ) <b>1%</b> of the amount of each cash advance <b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to <b>\$29.00</b> if your payment is received after the due date. Up to <b>\$29.00</b> if you exceed your credit limit. Up to <b>\$32.00</b> if your payment is returned for any reason.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."