Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advances	9.85%, 10.85%, 13.85%, or 17.90%, based on your creditworthiness. This APR will vary with the market based on the prime rate.
APR for Balance Transfers	1.75% to 9.80% Introductory rates for first 12-months based on your credit worthiness. After 12-Months your APR will vary with the market based on the prime rate
Penalty APR and When it Applies	17.90% This APR may be applied to your account if your account is three minimum payments past due (60 days). How Long will the Penalty APR Apply? If your APRs are increased, the Pena APR will apply until you make six consecutive minimum payments when due; are you do not again default on these conditions during this time.
Paying Interest	Your due date is at least 25-days after the close of each billing cycle. We will no 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 and balanc transfers 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: www.consumerfinance.gov/learnmore

Fees	
Transaction Fees	Cash Advance Fee: \$0 Lost or Stolen Card Replacement: \$6 Foreign Transaction Fee: 1.00% of each transaction in U.S. dollars Balance Transfer Fee: \$0 Receipt Copy Fee: \$5 Research Fee: \$20/hr (\$2 per copy)
Penalty Fees	Late Payment Fee: Up to \$29 Returned Payment Fee: Up to \$29

How will we calculate Your Balance: We will use a method called "average daily balance (including new purchases)." See your account agreement for more details.

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

The credit union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the credit union.

The information about the costs of the card described in this application is accurate as of January 2013. This information may have changed after that date. To find out what may have changed, call 800-370-6540 or 803-289-5937, visit foundersfcu.com, or write Founders FCU, 737 Plantation Road, Lancaster, SC 29720.