

## VISA® Gold Credit Disclosures

Annual Percentage Rate (APR) for Purchases or Cash Advances	12.49% - 16.75% depending on credit qualifications*
Grace Period for repayment of balance for Purchases	25 Days.
Method of computing the balance for Purchases and Cash Advances	Average Daily Balance (including new purchases)
Minimum Finance Charge	\$ 0.50
Cash Advance Fee	2% of Cash Advance, Min. \$5
Annual Fee	\$ 25.00
<b>Other Fees</b>	
Late Payment Fee	- \$ 25.00
Over-the-Limit Fee	- \$ 25.00
Return Payment Fee	- \$ 25.00
Card Replacement Fee	- \$ 20.00
Card Rush Fee	- \$ 60.00

The above information about the costs of the card described in this application is accurate as of February 1, 2007. This information may change after that date. To find out what may have changed, write to us at 238 A.F.C. Flores St., Suite 102, Hagatna, Guam 96910.

\*If your application is approved, the actual rate that you receive will be based on your credit qualifications, information you provided in your application and other information available to us. You may not qualify for the lowest APR disclosed.

**NOTICE OF NEGATIVE INFORMATION.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



### Hagåtña Office:

238 A.F.C. Flores St., Suite 102  
Tel: 472-8210 • Fax: 477-5522

### Dededo Office:

Compadres Mall, Suite A1/A2  
Tel: 632-3995 • Fax: 632-3988

[www.communityfirstfcu.com](http://www.communityfirstfcu.com)