

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	5.15% - 11.15% when you open your account, based on your creditworthiness. This APR will vary with the market rate based on the prime rate.
APR for Balance Transfers	5.15% to 11.15% when you open your account, based on your creditworthiness. This APR will vary with the market rate based on the prime rate.
APR for Cash Advances	5.15% to 11.15% when you open your account, based on your creditworthiness. This APR will vary with the market rate based on the prime rate.
Penalty APR and When It Applies	17.90%. This APR may be applied to your account if you pay after your due date for two consecutive billing cycles. How Long Will the Penalty APR apply? The Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when apply for or using a credit card, visit the web site of the Federal Reserve Board, http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	No Balance Transfer Fee for the 1st 60 days after open date, then 1% of the balance transferred. Either \$1.00 or 1% of the amount of each cash advance, whichever is greater. Up to 1% of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Over-the-Credit-Limit • Returned Payment	\$15.00 None \$20.00

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

Information is accurate as of 4/1/2011. Contact the Credit Union at (800) 852-7598 (outside area code 415) or (415) 775-5377 or visit www.SanFranciscoFCU.com for current rates and fees.

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