FRANKLIN TRUST FEDERAL CREDIT UNION
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Hartford, CT 06114-3031
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Fax: 860-761-1980
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APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Classic** **9.94% to 17.99%**, based on your creditworthiness. **Visa Gold** **9.94% to 17.99%**, based on your creditworthiness. **Visa Platinum** **9.94% to 17.99%**, based on your creditworthiness.
APR for Balance Transfers	**Visa Classic** **9.94% to 17.99%**, based on your creditworthiness. **Visa Gold** **9.94% to 17.99%**, based on your creditworthiness. **Visa Platinum** **9.94% to 17.99%**, based on your creditworthiness.
APR for Cash Advances	**Visa Classic** **9.94% to 17.99%**, based on your creditworthiness. **Visa Gold** **9.94% to 17.99%**, based on your creditworthiness. **Visa Platinum** **9.94% to 17.99%**, based on your creditworthiness.
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 any interest on purchases if you pay your entire balance by the due date each month.
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 http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **3.00%** of the amount of each balance transfer **$15.00** or **2.00%** of the amount of each cash advance, whichever is greater **None**
Penalty Fees - Late Payment Fee	 Up to **$25.00**

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

SEE NEXT PAGE for more important information about your account.

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Effective Date:
The information about the costs of the card described in this application is accurate as of: August 13, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic, Visa Gold and Visa Platinum are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
3.00% of each balance transfer.

Cash Advance Fee (Finance Charge):
$15.00 or 2.00% of the amount of each cash advance, whichever is greater.

Card Replacement Fee:
$10.00.

Emergency Card Replacement Fee:
$10.00.

PIN Replacement Fee:
None.

Rush Fee:
$38.00.

Statement Copy Fee:
$10.00.

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