

Consolidate all your higher interest credit cards into one of Florida State Employee FCU's regular low rate cards.

Visa Classic:

The Visa Classic card is a favorite of members who enjoy its convenience and low cost.

- Low fixed annual percentage rate
- 25 day grace period on purchases
- No annual fee
- No cash advance fee

Visa Platinum

This card offers a higher credit line and extra features as well as convenience and low cost.

- Low fixed annual percentage rate
- 25 day grace period on purchases
- No annual fee
- No cash advance fee
- Credit line from \$5,000 to \$20,000
- Travel and emergency assistance
- Auto rental insurance
- Warranty manager service

Savings Secured Visa

If you're applying for a credit card for the first time or trying to establish or reestablish credit, our Savings Secured Visa is for you. With our Savings Secured Visa, the amount of your credit limit is secured against funds in your FSEFCU savings account.

- Fast application approval
- Low fixed annual percentage rate
- 25 day grace period on purchases
- No annual fee
- No cash advance fee

Important Credit Card Disclosures: The information about the cost of the FSEFCU credit card described is accurate as of the effective dates listed below. This information is subject to change. For current information, call the Loan Department. Loan terms and conditions subject to change without notice. All loans are subject to credit approval.

Visa Classic	
Annual Percentage Rate	10.90% APR
Annual Percentage Rate for cash advances	10.90% APR
Annual Percentage Rate for balance transfers	10.90% APR
Grace period for repayment of the Balance for purchases	25 days on new purchases if paid in full by payment due date as set forth on your periodic statement.
Method for computing the balances for purchases	Average daily balance (including new transactions)
Annual Fee	None
Cash Advance Fee	None
Balance Transfer Fee	None
Late Payment Charge	\$15 if your minimum monthly payment is more than 10 days late.
Overlimit Fee	\$15 for each billing cycle in which we receive a purchase or cash advance that causes your balance to exceed your credit limit.
Visa Platinum	
Annual Percentage Rate	8.90% APR
Annual Percentage Rate for cash advances	8.90% APR
Annual Percentage Rate for balance transfers	8.90% APR
Grace period for repayment of the Balance for purchases	25 days on new purchases if paid in full by payment due date as set forth on your periodic statement.
Method for computing the balances for purchases	Average daily balance (including new transactions)
Annual Fee	None
Cash Advance Fee	None
Balance Transfer Fee	None
Late Payment Charge	\$15 if your minimum monthly payment is more than 10 days late.
Overlimit Fee	\$15 for each billing cycle in which we receive a purchase or cash advance that causes your balance to exceed your credit limit.
Savings Secured Visa	
Annual Percentage Rate	10.90% APR
Annual Percentage Rate for cash advances	10.90% APR
Annual Percentage Rate for balance transfers	10.90% APR
Grace period for repayment of the Balance for purchases	25 days on new purchases if paid in full by payment due date as set forth on your periodic statement.
Method for computing the balances for purchases	Average daily balance (including new transactions)
Annual Fee	None
Cash Advance Fee	None
Balance Transfer Fee	None
Late Payment Charge	\$15 if your minimum monthly payment is more than 10 days late.
Overlimit Fee	\$15 for each billing cycle in which we receive a purchase or cash advance that causes your balance to exceed your credit limit.

All rates are accurate as of January 1, 2004 and subject to change at any time.

Access your personal credit card account 24 hours a day to view information concerning your account balance, available credit, credit limit, minimum payment due, payment due date, amount of last payment, date of last payment or transactions posted since last statement.

To access your VISA account, visit <http://www.myccinfo.com>. To access this site, you will need your credit card number, zip code, and the three digit card verification number found on the back of the card.



Verify by Visa

Now enjoy an added layer of safety when shopping online with Verify by Visa. Verify by Visa protects Visa debit and credit cardholders against unauthorized use on the Internet with participating merchants. To use, cardholders enter their password - confirming their identity - before their online purchase can be completed. Visit www.visa.com/verified to learn more and register your card.