



**GREATER
HARTFORD POLICE
FEDERAL CREDIT UNION**

50 Jennings Road
Hartford, CT 06120
Phone: 860-522-0899
www.ghpfcu.org

**VISA CLASSIC
Application and Solicitation Disclosure**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99%
APR for Cash Advances	9.99%
APR for Balance Transfers	6.60% Introductory APR until December 31, 2010. When the discounted period expires, the APR on existing balances will continue until paid off. After that your APR will be 9.99% .
Penalty APR and When it Applies	None
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 . The minimum interest charge will be charged on any dollar amount.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$15.00

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

Effective Date. The information about the costs of the card described in this application is accurate as of **March 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee **\$10.00** or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee **\$15.00** or the amount of the required minimum payment, whichever is less.