

How to Apply for a First Class Federal Credit Union Visa Credit Card

1. You must be a member of First Class Federal Credit Union.
2. Pick up an application or apply on-line.
3. Return the completed application, a copy of your current paystub and amount of credit limit you would like.

Advantages

Low Annual Percentage Rate of 12.90% for purchases and cash advances.

Eliminate interest charges on any purchases when you pay the balance in full within the 25 day Grace Period.

Pay off your existing charge cards, trade it in for a First Class FCU Visa and SAVE!

Use your FCFCU Visa at more than nine million locations world wide.

Member-pay Credit life Insurance up to \$30,000.

Summary of Terms

Disclosures are accurate as of the print date and may be changed after that date. Contact First Class FCU for any changes in the information below.

Annual Percentage Rate for Purchase	12.90% A.P.R
Grace Period for Repayment of Balance for Purchases	25 Days
Transaction Fee for Purchases	None
Cash Advance Fee	None
Annual Fee	None
Application Fee	None
Late Payment Fee	upto \$25
Return Payment Fee	\$30
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)

FIRST CLASS[®]

FEDERAL CREDIT UNION

www.firstclass.org

Phone: 610.439.4102 / Toll Free: 1.888.458.7332
Main Office: 510 Business Park Lane / Allentown, PA

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"Where Service and Value Meet"[®]



people helping people

VISA
Credit Card

Apply Today!

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