CHROME FEDERAL CREDIT UNION
P.O. Box 658
Canonsburg, PA 15317
724-228-2030
www.chromefcu.org

CREDIT CARD SOLICITATION DISCLOSURE

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION -The information provided in this disclosure is accurate as of October 1, 2026 . The information may have changed after that date. To find out what may have changed call us at 724-228-2030 or write us at P. O. Box 658, Canonsburg, PA 15317. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to out with the new card s .

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE for Purchases	**Low Rate Platinum –** 11.90%-17.99% when you open your account based on your credit worthiness. This APR will vary with the market based on the Prime Rate. **Cash Back Platinum –** 12.90%-17.99% when you open your account based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
ANNUAL PERCENTAGE RATE for Balance Transfers	**3.99%** introductory APR for 12 months from date of account opening. After that, **11.90%-17.99%** based on your credit worthiness.
ANNUAL PERCENTAGE RATE for Cash Advances	**Low Rate Platinum –** 11.90-17.99% when you open your account based on your credit worthiness. This APR will vary with the market based on the Prime Rate. **Cash Back Platinum –** 12.90%-17.99% when you open your account based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Payments	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.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees	
• Annual Fee	**None**
• Opening Fee	**None**
• Inactivity Fee	**None**
Transaction Fees	
• Cash Advance	**1% of each transaction or $10.00 minimum with no maximum.**
• Balance Transfers	**None**
• Foreign Transactions	**1% of each transaction in U.S. dollars**
Penalty Fees	
• Late Payment Fee	Up to **$20.00**
• Return Payment Fee	Up to **$20.00**

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".
Variable Rates. Purchase, Cash Advances and Balance Transfer APRs are based on the Prime Rate (Index) to which we add a margin based on your creditworthiness. The applicable margins range from 4.90% to 14.90%.
Other Disclosures
Late Payment Fee: If any required payment is not made in full within 10 days after the date that it is due, you will pay a late charge of 5% of the payment that have not been paid, with $5.00 minimum charge and a $20.00 maximum late charge.
Return Payment Fee: If a check or share draft used to make a payment on your account is returned unpaid, you will be charged a fee, up to $20.00 for each item returned.
Pay-by-Phone Fee: $5.00

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