



VISA Secured Application and Solicitation Disclosures

Interest Rates and Interest Charges

Annual Percentage Rate (APR) ¹ for Purchases	VISA Secured: 17.99% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the U.S. Prime Rate.
APR ¹ for Balance Transfers	17.99% This APR will vary with the market based on the U.S. Prime Rate.
APR ¹ for Cash Advances	17.99% This APR will vary with the market based on the U.S. Prime Rate.
Penalty APR and When It Applies	<p>17.99%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> • are over 60 days past due or • make a payment that is returned and causes your account to be over 60 days past due <p>How Long will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive minimum payments when due and do not again default on these conditions during this time.</p>
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Payment	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

Annual Fee	\$30.00 annually (October)
Transaction Fees	
Balance Transfer	3% or \$10 , whichever is greater, of each transfer
Cash Advance	3% or \$10 , whichever is greater, of each transfer
Foreign Transaction	up to 1% of converted transaction amount
Cross Border	up to 1% of each transaction
Penalty Fees	
Late Payment ²	\$25
Returned Payment	\$29
Other Fees	
Lost/Stolen Card Replacement	\$5.00
Research	\$10.00 per hour of research
Stop Payment of Convenience Check	\$10.00

***Security for Advances and Purchases: You are giving us a security interest in your shares and other deposits at Carolina Trust.**

How we will calculate your Balance: We will use a method called "average daily balance," which includes new transactions. See your Account Agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

¹**Variable Rate Information:** Your APR may increase or decrease. Rates are determined and adjusted monthly on the first business day by adding a Margin to the highest U.S. Prime Rate published in the Wall Street Journal on the first day of the previous month. The Margin for the Secured card will be 13.99%.

²**Late Payment Fee:** You will be required to pay a late payment fee of \$25 if you do not pay at least the minimum payment by the payment due date on your statement. Carolina Trust Federal Credit Union may also assess the late payment fee every month thereafter that you are past due.

The information about the costs of the card described in this application is accurate as of **07/27/2023**. This information may have changed after that date. To find out what may have changed, call 888-448-2133 or 843-448-2133 or write to us at Carolina Trust FCU, PO Box 780004, Myrtle Beach, SC 29578-7804.