



**GOVERNMENT EMPLOYEES
FEDERAL CREDIT UNION**
P.O. Box 81535
Austin, TX 78708-1535
(512) 339-9812



VISA

Application and Solicitation Disclosure

Detach and Retain Disclosure for Your Records

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	STAR 9.49% BLUEBONNET 10.99% HILL COUNTRY 8.99% SKYLINE 6.99%
APR for Balance Transfers	STAR 9.49% BLUEBONNET 10.99% HILL COUNTRY 8.99% SKYLINE 6.99%
APR for Cash Advances	STAR 9.49% BLUEBONNET 10.99% HILL COUNTRY 8.99% SKYLINE 6.99%
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.
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.

SEE NEXT PAGE for more important information about your account.