

AMERICAN AIRLINES FEDERAL CREDIT UNION VISA CREDIT DISCLOSURE

Card	Visa® Business Platinum
Annual Percentage Rate (APR) for purchases	10.99% – 16.99%*
Other APRs	Balance Transfer APR: 10.99% - 16.99% Cash Advance APR: 10.99% - 16.99% Penalty APR: A fixed rate currently equal to 18.00%. See explanation below **
Variable Rate Information	Your APR may vary. The rate for purchases, cash advances and balance transfers is determined quarterly by adding between 5.49% – 11.49% to the Prime Rate and is capped at 18.00%. See explanation below ***
Grace Period for Purchases	21 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fee	\$0
Balance Transfer Fee	\$0
Cash Advance	\$2.00
Foreign Transaction Fee	1% of each transaction in US dollars
Late Payment Fee	\$25
Over the Limit Fee	\$0
Minimum Finance Charge	\$.50 except where prohibited by law

The information about the costs of the cards described in this offer is accurate as of 01/01/2019. This information may have changed after that date. To find out what may have changed, call us at (800) 533-0035.

Per our credit card agreement, the Credit Union may apply payments to balances with the lowest annual percentage rate first.

* Your precise rate is based on your credit worthiness. Contact the Credit Union for your qualifying rate.

** If you are sixty (60) or more days delinquent in making a payment, the APR on your account will increase to a fixed rate of 18.00%. The APR on this account will never be higher than 18.00%.

Balance Transfer Rate Terms and Conditions – Balance transfers will be processed at the standard balance transfer APR for this account. If we do not receive all of the necessary information for the transfer, the balance transfer will not be completed. Please allow up to 4 - 6 weeks before payments to your other accounts are made. Accordingly, you should continue to make all required payments until you confirm that the balance transfers were made. Balance transfers as well as purchases and cash advance transactions are subject to your available credit. Balance transfers may not be used to pay any American Airlines Federal Credit Union loans. Balance transfer requests will be processed from the lowest to the highest dollar amount. If a balance transfer request is more than your available credit limit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. You may only make balance transfers to accounts that list you as an account holder. Transfer of balances, which contain disputed purchases or other charges, may cause you to lose your dispute rights with regard to those purchases or other charges.

NY Residents: We may obtain your credit report in connection with this extension of credit, and subsequently for updates, collection or other legitimate purposes associated with extension of the credit. Upon your request, we will inform you whether we obtained a credit report, and if so, the name and address of the consumer-reporting agency that furnished the report.

OH Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with this law.

VT Residents: By responding to this offer, you consent to our obtaining your credit report in connection with this extension of credit, and subsequent credit reports for the purpose of reviewing the account, increasing the credit line, taking collection action or other legitimate purposes associated with your account.

WI Residents: No agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

American Airlines Federal Credit Union • MD 2100, P.O. Box 619001 • Dallas/Fort Worth Airport, Texas 75261-9001.
For branch locations and office hours, visit www.AACreditUnion.org or call (800) 533-0035.