

Credit Card Application Disclosures



17151 Chesterfield Airport Rd.
Chesterfield, MO 63005
PH: 636-728-3333
TF: 800-767-8880
firstcommunity.com

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	7.90% - Visa Platinum 11.90% - Visa Platinum Preferred 9.90% - Visa Classic Secured
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 any interest on the portion of the purchases balance that you pay 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 .
FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Fee 	1% of the US dollar amount of the foreign transaction <i>This fee applies to any credit card transaction where the merchant country is different from the country of the card issuer, regardless of whether a currency conversion is performed and even if you initiate the transaction from within the United States.</i>
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	Up to \$10.00 Up to \$10.00

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

Information in this disclosure is effective as of September 1, 2022 and is subject to change.