Visa Signature® Credit Card — Rates and Terms



See the rates and terms associated with your FAIRWINDS Visa Signature® Credit Card.

Interest Rates and Interest Charges

APR* for Purchases	**18.00%**
APR for Balance Transfers	**18.00%**
APR for Cash Advances	**18.00%**
Penalty APR	**None**
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 balance transfers and cash advances on the transaction date.
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

Application Fees	**None**
Annual Fees	**$95**

Transaction Fees

Balance Transfer	**3.00%** of the amount of each balance transfer, **$5** minimum.
Cash Advance	**4.00%** of the amount of each cash advance, **$10** minimum.

Fees Cont'd.	
Foreign Transaction	**None**
Penalty Fees	
Late Payment	Up to **$35**
Returned Payment	Up to **$30**
Over-the-Credit Limit	**None**

How We Will Calculate Your Balance

We will use a method called "average daily balance (including new purchases)."

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

APR = Annual Percentage Rate

Loans are subject to credit union membership eligibility, credit approval, and verification of information provided on the application. Other terms and conditions may apply. Terms and conditions are subject to change at any time without prior notice.

Rates shown in the ANNUAL PERCENTAGE RATE above are accurate as of 11/16/26. The information may have changed after that date. To find out what may have changed, call us at (800) 443-6887 or write us at 3087 N. Alafaya Trail, Orlando, FL 32826. All rates are subject to a maximum of the greater of 18.00% APR or the highest APR then permitted by applicable law.