Preferred Cash Back Visa® Credit Card — Rates and Terms



See the rates and terms associated with your Preferred FAIRWINDS Cash Back Visa® Credit Card.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	**0.00%** introductory APR for the first 12 months from date of account opening. After that, your APR will be **13.99%** to **18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** introductory APR for the first 12 months from date of account opening. After that, your APR will be **13.99%** to **18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**18.00%** This APR will vary with the market based on the Prime Rate.
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.
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	**None**
Transaction Fees	
Balance Transfer	**None**

Fees Cont'd.

Cash Advance	**4.00%** of the amount of each cash advance, **$10** minimum.
Foreign Transaction	**None**
Penalty Fees	
Late Payment	Up to **$25** for first violation, up to **$35** for each additional violation during any six consecutive billing cycles.
Returned Payment	Up to **$25** for first violation, up to **$30** for each additional violation during any six consecutive billing cycles.

How We Will Calculate Your Balance

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

Loss of Introductory APR

We may end your introductory APR if you make a late payment.

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.