

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of _____. You can call Us at (800) 262-5325 or write Us at Southwest Airlines Federal Credit Union, PO Box 35708, Dallas, TX 75235 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

VISA Platinum: _____% Introductory APR for ____ months.
 After that, Your APR will be _____% to _____% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

Secured VISA Platinum: _____% Introductory APR for ____ months.
 After that, Your APR will be _____% to _____% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

VISA Rewards: _____% Introductory APR for ____ months.
 After that, Your APR will be _____% to _____% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

VISA Signature: _____% Introductory APR for ____ months.
 After that, Your APR will be _____% to _____% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

APR For Balance Transfers

VISA Platinum: _____% Introductory APR for ____ months.
 After that, Your APR will be _____% to _____% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

Secured VISA Platinum: _____%
 This APR will vary with the market based on the Prime Rate.

VISA Rewards: _____% Introductory APR for ____ months.
 After that, Your APR will be _____% to _____% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

VISA Signature: _____% Introductory APR for ____ months.
 After that, Your APR will be _____% to _____% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

APR For Cash Advances

VISA Platinum: _____%
 This APR will vary with the market based on the Prime Rate.

Secured VISA Platinum: _____%
 This APR will vary with the market based on the Prime Rate.

VISA Rewards: _____%
 This APR will vary with the market based on the Prime Rate.

VISA Signature: _____%
 This APR will vary with the market based on the Prime Rate.

SEE PAGE 2 for more important information regarding the costs of Your card

Interest Rate and Interest Charges (continued)**How to Avoid Paying Interest on Purchases**

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.

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**Transaction Fees**

- Cash Advance Fee
- Balance Transfer Fee
- Foreign Transaction Fee

2.00% of each advance (**\$10.00** minimum).
2.99% of each balance transfer.
Except VISA Signature, **2.00%** of each transaction in U.S. Dollars.

Penalty Fees

- Returned Payment
- Late Payment

Up to **\$30.00**
Up to **\$38.00**

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

SEE PAGE 1 for more important information regarding the costs of Your card