

# Secured Credit Card Interest Rates Disclosure

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Bank Name]

[Bank Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

Thank you for your interest in our secured credit card. We are pleased to provide you with information regarding the interest rates and terms associated with this card.

## Interest Rates

The annual percentage rate (APR) for purchases is [Insert APR]%.

The APR for cash advances is [Insert APR]%.

The grace period for repayment is [Insert Grace Period].

## **Fees**

Annual fee: [Insert Annual Fee]

Transaction fee for cash advances: [Insert Transaction Fee]

Please review these details carefully and feel free to reach out if you have any questions or require additional information.

Sincerely,

[Your Name]

[Your Title]

[Your Bank Name]