



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum MasterCard Introductory APR for a period of six billing cycles. After that your APR will be _____ , _____ , OR _____ , based on your creditworthiness.</p> <p>Classic MasterCard Introductory APR for a period of six billing cycles. After that your APR will be _____ OR _____ based on your creditworthiness.</p>
APR for Balance Transfers	<p>Platinum MasterCard Introductory APR for a period of six billing cycles. After that your APR will be _____ , _____ , _____ , or _____ , based on your creditworthiness.</p> <p>Classic MasterCard Introductory APR for a period of six billing cycles. After that your APR will be _____ or _____ , based on your creditworthiness.</p>
APR for Cash Advances	<p>Platinum MasterCard Introductory APR for a period of six billing cycles. After that your APR will be _____ , _____ , _____ , or _____ , based on your creditworthiness.</p> <p>Classic MasterCard Introductory APR for a period of six billing cycles. After that your APR will be _____ or _____ , based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Platinum MasterCard</p> <p>Classic MasterCard</p> <p>This APR may be applied to your account if you: - Make a late payment</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>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</p>

	balance by the due date each month.
Minimum Interest Charge	
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 - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	(one-time fee)
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	or of the amount of each balance transfer, whichever is greater (Maximum Fee:) or of the amount of each cash advance, whichever is greater (Maximum Fee:) of each transaction in U.S. dollars completed outside the U.S. of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to Up to

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

Platinum MasterCard – Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Classic MasterCard – Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Platinum MasterCard – Loss of Introductory APR: We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the Penalty APR if you are 60 days late in making a payment.

Classic MasterCard – Loss of Introductory APR: We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.

Returned Payment Fee or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee or the amount of the returned convenience check, whichever

is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged or the amount of the returned convenience check, whichever is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Rush Fee

Emergency Card Replacement Fee

PIN Replacement Fee

Card Replacement Fee

Unreturned Card Fee

Card Recovery Fee

Pay-by-Phone Fee

\$40.00 ~~www~~overnight
2nd day