



**MASTERCARD® PLATINUM • MASTERCARD® REWARDS • MASTERCARD® SECURED**  
**APPLICATION AND SOLICITATION DISCLOSURE**

**INTEREST RATES AND INTEREST CHARGES**

**Annual Percentage Rate (APR) for Purchases**

**Platinum**

**0.00%** Introductory APR for a period of six billing cycles. After that your APR will be **9.49%** to **15.49%**, based on your creditworthiness. This APR will vary with the market based on the Primer Rate.

**Rewards**

**11.24%** to **17.24%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate

**Secured**

**11.49%**

This APR will vary with the market based on the Prime Rate.

**APR for Balance Transfers**

**Platinum**

**0.00%** Introductory APR for a period of six billing cycles. After that your APR will be **9.49%** to **15.49%**, based on your creditworthiness. This APR will vary with the market based on the Primer Rate.

**Rewards**

**11.24%** to **17.24%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate

**Secured**

**11.49%**

This APR will vary with the market based on the Prime Rate.

**APR for Cash Advances**

**Platinum**

**9.49%** to **15.49%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Primer Rate.

**Rewards**

**11.24%** to **17.24%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate

**Secured**

**11.49%**

This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<b>How to Avoid Paying Interest on Purchases</b>	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 the entire balance by the due date of each month
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of Consumer Financial Protection Bureau at: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>FEES</b>	
<b>Set-up an Maintenance Fees</b>	
<ul style="list-style-type: none"> <li>- Account Set-up Free</li> <li>- Program Free</li> <li>- Participation Fee</li> <li>- Additional Card Fee</li> <li>- Application Fee</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>- Balance Transfer Fee (Platinum)</li> <li>- Balance Transfer Fee (Rewards)</li> <li>- Balance Transfer Fee (Secured)</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> <li>- Transaction Fee for Purchases</li> </ul>	<p><b>3.00% of the amount of each balance transfer</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>5.00% or 3.00% of the amount of each cash advance, whichever is greater</b></p> <p><b>1.00% of each transaction in U.S. dollars</b></p> <p><b>None</b></p>

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

**Platinum-Promotional Period for Introductory APR:** The introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following issuance of your card.

**Platinum-Loss of Introductory APR:** We may end your introductory APR for purchases and balance transfers and apply the prevailing non-introductory 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 **October 29, 2018**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the MasterCard Platinum, MasterCard Rewards, and MasterCard Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on separate Pledge of Shares, (c) all shares you have in any individual or joint account with the federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

## OTHER DISCLOSURES

<b>Balance Transfer Fee (Platinum)</b>	<b>3.00%</b> of the amount of each balance transfer requested during the first six months following the issuance of your card. Thereafter, no fee will apply for balance transfers.
<b>Late Payment Fee</b>	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are three 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 <b>\$35.00</b> or the amount of the required minimum payment, whichever is less.
<b>Returned Payment Fee</b>	<b>\$25.00</b> or amount of the returned convenience check, whichever is less. In the event a payments is returned in the same or in any of the six billing cycles following the initial violation, you will be charged <b>\$30.00</b> or the amount of the returned convenience check, whichever is less.
<b>Statement Copy Fee</b>	<b>\$5.00</b>
<b>Card Replacement Fee</b>	<b>\$5.00</b>
<b>Pay-by-Phone Fee</b>	<b>\$5.00</b>