



**PLATINUM MASTERCARD/SECURED MASTERCARD
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum MasterCard 1.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be 10.24% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured MasterCard 1.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be 15.15%.</p>
APR for Balance Transfers	<p>Platinum MasterCard 1.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be 10.24% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured MasterCard 1.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be 15.15%.</p>
APR for Cash Advances	<p>Platinum MasterCard 18.00%</p> <p>Secured MasterCard 18.00%</p>
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	
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee 	<p>None</p> <p>\$10.00 or 2.00% of the amount of each cash advance, whichever is greater</p> <p>1.00% of each transaction in U.S. dollars completed outside the U.S.</p> <p>1.00% of each transaction in U.S. dollars completed in a foreign currency</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> - Late Payment Fee - Returned Payment Fee 	<p>Up to \$35.00</p> <p>Up to \$27.00</p>

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

Platinum MasterCard – Promotional Period for Introductory APR: The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account.

Secured MasterCard – Promotional Period for Introductory APR: The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account.

Effective Date:

The information about the costs of the card described in this application is accurate as of January 16, 2019. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$27.00 or the amount of the required minimum payment, whichever is less, if you are one 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 \$35.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$27.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$8.00 per document
Rush Fee	\$50.00
Pay-by-Phone Fee	\$8.00