



Application Disclosure

Summary of Mastercard® Credit Card Account Terms

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases*	12.49% to 25.49% when you open your account, based on your creditworthiness.
APR for Balance Transfers*	0.0% Promotional APR on balance transfers posted through the May 2024 billing cycle. Rate applies through December 2024 billing cycle. After that, your qualified APR of 12.49% to 25.49% will apply.
APR for Cash Advances*	12.49% to 25.49% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	None
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 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 Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	4.0% - \$20 Minimum
• Cash Advance	None
• Foreign Transaction	1%
Penalty Fees	
• Late Payment	Up to \$40
• Over-the-Credit Limit	None
• Returned Payment	\$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Mastercard Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Mastercard Credit Card Agreement.

*APRs are correct as of February 1, 2024 and subject to change. Your qualified APR will be disclosed to you prior to, or at, account opening. For our current rates, visit www.achievacu.com; call 727.431.7680 or 800.593.2274; or visit your local Achieva branch.

IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call 1-844-231-5903. This account is not subject to mandatory arbitration; any and all references to mandatory arbitration in your account documents do not apply. Unless you expressly agree to establish a Secured Account with funds deposited after consummation as collateral pledged in connection with your credit card, your account will not be secured by a consensual lien on shares or deposits in any of your accounts. Any cross-collateralization provision contained in your credit or membership documents will not apply to the Secured Account or your other share or deposit accounts for any loan subject to the Military Lending Act. However, you agree that the Credit Union retains its statutory lien rights and any resulting rights to set-off or administrative freeze under federal or state law. Any and all contract terms in your credit, security, or membership agreements that contradict the above terms do not apply to your credit card. As a condition of membership, the arbitration provision set forth in the Universal Account Agreement applies to this account unless you are an active duty member of the armed forces or are on active Guard or Reserve duty, or your account otherwise falls under the protections of the Military Lending Act or is otherwise exempt from arbitration under federal law.