



**MASTERCARD PLATINUM PREFERRED
MASTERCARD PLATINUM REWARDS
MASTERCARD PLATINUM CASH BACK
MASTERCARD PLATINUM SECURED**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Mastercard Platinum Preferred 11.49% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Rewards 12.49% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Cash Back 13.49% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Secured 14.99%
APR for Balance Transfers	Mastercard Platinum Preferred 0.00% Introductory APR through statement closing of May 2027 . After that, your APR will be 11.49% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Rewards 0.00% Introductory APR through statement closing of May 2027 . After that, your APR will be 12.49% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Cash Back 0.00% Introductory APR through statement closing of May 2027 . After that, your APR will be 13.49% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Secured 0.00% Introductory APR through statement closing of May 2027 . After that, your APR will be 14.99%.

APR for Cash Advances	Mastercard Platinum Preferred 11.49% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Rewards 12.49% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Cash Back 13.49% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Mastercard Platinum Secured 14.99%
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.
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	Up to \$5.00 or 5.99% of the amount of each balance transfer, whichever is greater, based on your creditworthiness None 1.10% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 None Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account from 01/15/2026 until 04/15/2026 . Any existing BayPort Federal Credit Union balances on loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: January 15, 2026
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 Preferred, Mastercard Platinum Rewards, Mastercard Platinum Cash Back and Mastercard Platinum 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 a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

SEE NEXT PAGE for more important information about your account.
BayPort Federal Credit Union

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if Your payment is not received five days after statement closing date.

Balance Transfer Fee (Finance Charge):

Up to \$5.00 or 5.99% of the amount of each balance transfer, whichever is greater, based on your credit worthiness.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$10.00.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.