

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **4/1/2025**. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	CSEA Classic	CSEA Platinum	CSEA Classic Secured
Annual Percentage Rate (APR) for Purchases	12.90 %	8.90 %	10.90 %
APR for Balance Transfers	12.90 %	8.90 %	10.90 %
APR for Cash Advances	12.90 %	8.90 %	10.90 %
Penalty APR and When it Applies	None		
Paying Interest	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. We will begin charging interest on balance transfers and cash advances on the date the balance transfer or cash advance is posted to your account.		
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:

Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None None
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$25.00 or 5.00 % of the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment. None \$10.00 or the amount of the required minimum payment, whichever is less, if your payment is returned for any reason.

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