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**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges

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

SMART Card

16.74% to 20.99%

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

UNlimited Cash

1.99% Introductory APR for a period of 12 billing cycles.

After that, your APR will be **18.74% to 20.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Priority Plus

1.99% Introductory APR for a period of 12 billing cycles.

After that, your APR will be **18.74% to 20.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

SMART Card

1.99% Introductory APR for a period of 12 billing cycles.

After that, your APR will be **16.74% to 20.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

UNlimited Cash

1.99% Introductory APR for a period of 12 billing cycles.

After that, your APR will be **18.74% to 20.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Priority Plus

1.99% Introductory APR for a period of 12 billing cycles.

After that, your APR will be **18.74% to 20.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances	SMART Card 16.74% to 20.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. UNlimited Cash 18.74% to 20.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Priority Plus 18.74% to 20.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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 - SMART Card, UNlimited Cash - Foreign Transaction Fee - Priority Plus - Transaction Fee for Purchases	2.00% of the amount of each balance transfer \$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$29.00 Up to \$29.00

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 purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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: April 1, 2023.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the SMART Card, UNlimited Cash and Priority Plus 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.

Other Fees & Disclosures:

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Emergency Card Replacement Fee:

None.

Rush Fee:

\$30.00.

Statement Copy Fee:

\$5.00.