

CONSUMERS CREDIT UNION 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 **1/1/2026**. You can contact us toll free at (800) 991-2221 or Consumers Credit Union, P.O. Box 525, Oshtemo, MI 49077-0525 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:

	Consumers Low Rate Mastercard	Consumers Cash Back Mastercard
Annual Percentage Rate (APR) for Purchases	8.74% - 22.99% depending on your credit history. This APR will vary with the market based on the Prime Rate.	16.74% - 22.99% depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.74% - 22.99% depending on your credit history. This APR will vary with the market based on the Prime Rate.	20.74% - 22.99% depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% Introductory APR for the first 13 billing cycles from date of account opening when the balance is transferred within the first 60 days from account opening. After that, your Standard APR will be 12.74% - 22.99% depending on your credit history. This APR will vary with the market based on the Prime Rate.	20.74% - 22.99% depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	22.99% This APR may be applied to your account if you make a payment that is late 60 days or more. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.	
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
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	

SEE NEXT PAGE for more important information about this account

FEES:**Fees to Open or Maintain your Account**

- Annual Fee:

None

Transaction Fees

- Balance Transfer:
- Cash Advance:
- Foreign Transaction & Cross-Border Assessment:

4% of the amount of each balance transfer with a minimum of **\$5.00****4%** of the amount of each cash advance with a minimum of **\$5.00****2%** of each transaction in U.S. dollars regardless of whether the transaction involves a currency conversion and**0.008%** of the Issuer Settlement Amount and**0.002%** of the Issuer Settlement Amount if there is a currency conversion.**Penalty Fees**

- Late Payment:
- Over-the-Credit Limit:
- Returned Payment:

Up to **\$28.00** if your payment is late.

None

Up to **\$28.00** 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)."