

MASTERCARD APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	4.90% Introductory APR, for qualifying members, for a period of six months. After that, or if you do not qualify for the Introductory APR, your APR will be 8.25% to 16.30% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	4.90% Introductory APR, for qualifying members, for a period of six months. After that, or if you do not qualify for the Introductory APR, your APR will be 8.25% to 16.30% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	8.25% to 16.30% 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	
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$30.00 Up to \$30.00

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 six months following the opening of your account.

Effective Date:

The information about the costs of the card described in this application is accurate as of February 1, 2016 .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$30.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$30.00 or the amount of the required minimum payment, whichever is less.
Rush Fee	\$30.00
Card Replacement Fee	\$5.00