



PO BOX 8050
Plymouth, Michigan 48170-8050
877 / 937-2328
CFCU.ORG

APPLICATION AND SOLICITATION DISCLOSURE



MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Platinum Mastercard/Secured Platinum Mastercard 10.99% to 24.99%, based on your creditworthiness. Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard 12.24% to 24.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. World Mastercard/Secured World Mastercard 14.24% to 24.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Platinum Mastercard/Secured Platinum Mastercard 2.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 10.99% to 24.99%, based on your creditworthiness. Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard 2.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 12.24% to 24.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. World Mastercard/Secured World Mastercard 2.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 14.24% to 24.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Platinum Mastercard/Secured Platinum Mastercard 10.99% to 24.99%, based on your creditworthiness. Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard 12.24% to 24.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. World Mastercard/Secured World Mastercard 14.24% to 24.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Installment Plans	Platinum Mastercard/Secured Platinum Mastercard 5.99%, for qualifying members. Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard 7.99%, for qualifying members. World Mastercard/Secured World Mastercard 9.99%, for qualifying members.

Penalty APR and When it Applies	Platinum Mastercard/Secured Platinum Mastercard 24.99% Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard 24.99% World Mastercard/Secured World Mastercard 24.99% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance or Interest Avoidance 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 - Platinum Mastercard/Secured Platinum Mastercard, Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard - Foreign Transaction Fee - World Mastercard/Secured World Mastercard	None None 0.90% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency None
Penalty Fees - Late Payment Fee	Up to \$35.00

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 during the first 30 days following the opening of your account. Any existing balances on Community Financial Credit Union 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 balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty 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: November 01, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Installment Plan:

We may offer you an Installment Plan which allows you to pay eligible charges over time, with interest at a non-variable rate. You can only create an Installment Plan if you receive and accept an offer. The offer will tell you the terms, including the APR, that will apply to that Installment Plan. Your ability to create an Installment Plan is based on factors including, but not limited to, the transaction amount and Your credit worthiness.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$6.00 per document.

Rush Fee:

\$55.00 overnight.

Statement Copy Fee:

\$5.00 per document.

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