

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Platinum MasterCard</b>  <b>4.24% to 11.00%</b> Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>After that, your APR will be <b>11.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards MasterCard</b>  <b>6.24% to 11.00%</b> Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>After that, your APR will be <b>13.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Secured</b>  <b>15.74%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Platinum MasterCard</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>11.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards MasterCard</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>13.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Secured</b>  <b>15.74%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

<b>APR for Cash Advances</b>	<b>Platinum MasterCard</b> <b>18.00%</b>  <b>Platinum Rewards MasterCard</b> <b>18.00%</b>  <b>MasterCard Secured</b> <b>18.00%</b>
<b>Penalty APR and When it Applies</b>	<b>Platinum MasterCard</b> <b>18.00%</b>  <b>Platinum Rewards MasterCard</b> <b>18.00%</b>  <b>MasterCard Secured</b> <b>NONE</b>  This APR may be applied to your account if you: - Make a late payment; or - Make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make three consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	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 by the due date each month.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	<b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> <b>None</b> Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - Platinum MasterCard, Platinum Rewards MasterCard:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following issuance of your card.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or make a payment that is returned.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: SEPT. 27, 2018  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Platinum MasterCard, Platinum Rewards MasterCard and MasterCard Secured 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are three 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.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or 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:

\$10.00.

Emergency Card Replacement Fee:

None.

PIN Replacement Fee:

None.

Statement Copy Fee:

\$15.00.

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