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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**MASTERCARD SECURED/MASTERCARD PLATINUM  
 REWARDS/MASTERCARD PLATINUM/MASTERCARD  
 PLATINUM CASH BACK**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Mastercard Secured</b>  <b>18.00%</b></p> <p><b>Mastercard Platinum Rewards</b>  <b>13.49%, 15.49% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum</b>  <b>11.49%, 13.49%, 16.49% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum Cash Back</b>  <b>18.00%</b></p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Mastercard Secured</b>  <b>18.00%</b></p> <p><b>Mastercard Platinum Rewards</b>  <b>13.49%, 15.49% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum</b>  <b>11.49%, 13.49%, 16.49% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum Cash Back</b>  <b>18.00%</b></p>

<b>APR for Cash Advances</b>	<p><b>Mastercard Secured</b> <b>18.00%</b></p> <p><b>Mastercard Platinum Rewards</b> <b>15.24%, 17.24% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum</b> <b>13.24%, 15.24% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum Cash Back</b> <b>18.00%</b></p>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	<b>Mastercard Secured, Mastercard Platinum Cash Back</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>	
<p><b>Set-up and Maintenance Fees</b></p> <ul style="list-style-type: none"> <li>- Annual Fee</li> <li>- Account Set-up Fee</li> <li>- Program Fee</li> <li>- Participation Fee</li> <li>- Additional Card Fee</li> <li>- Application Fee</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> <li>- Transaction Fee for Purchases</li> </ul>	<p><b>\$5.00 or 3.00%</b> of the amount of each balance transfer, whichever is greater</p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Returned Payment Fee</li> </ul>	<p>Up to <b>\$25.00</b></p> <p>Up to <b>\$30.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: October 3, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Mastercard Secured, Mastercard Platinum Rewards, Mastercard Platinum and Mastercard Platinum Cash Back 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

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

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Returned Payment Fee:

\$25.00 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 \$30.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$35.00.

Document Copy Fee:

\$20.00.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee - Mastercard Platinum Rewards, Mastercard Platinum:

None.

Rush Fee - Mastercard Secured, Mastercard Platinum Cash Back:

\$55.00 second day.

Rush Fee - Mastercard Platinum Rewards, Mastercard Platinum:

\$85.00 overnight.

Statement Copy Fee:

\$20.00.

Unreturned Card Fee:

\$25.00.

Emergency Card Replacement Fee:

\$85.00.

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