

The following information is provided pursuant to the Truth-in-Lending Act/Regulation Z.

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the agreement and applicable law. We may change them based on information in your credit report, market conditions, and business strategies.

INTEREST RATES AND FEES UNDER THIS CREDIT CARD ACCOUNT	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for purchases during the first 12 months. After that, 12.40% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfer	0% introductory APR for 12 months when balances are transferred during the first 60 days of open date. After that, 12.40% to 18.00% . Your APR will vary with the market based on the Prime Rate.
APR for Cash Advance	12.40% to 18.00% . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	In order to avoid a finance charge on purchases made since your last statement date, you must pay the total new balance shown on your statement within 25 days of the statement closing date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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 Web site of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

FEES	
Annual Fee	None
One-Time Membership Fee	A \$25 one-time membership fee applies if you do not have a deposit account at Christian Community Credit Union. Fee will be waived if you have a deposit account or you open one within 30 days of credit card approval. Visit myCCCU.com/deposit .
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	2% of the amount transferred with a \$5.00 minimum. 2% of the amount advanced with a \$5.00 minimum. 1% of the U.S. dollar amount of each transaction made in a foreign currency or made in U.S. dollars that is processed outside the United States. This fee will be in addition to any other applicable fee.
Penalty Fees Late Payment Returned Payment	Up to \$15.00 when minimum monthly payment is not received by 15 days after due date. Up to \$25.00 .

*APR= Annual Percentage Rate. **How We Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your account agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Notice to Applicant: The following applies if you are not already a member of Christian Community Credit Union. I hereby apply for membership in Christian Community Credit Union with this application and certify that I qualify for membership based on the relationship stated in section 1. I further understand that to continue my membership in the Credit Union, I must maintain this credit card account relationship or separately establish a member savings account should I discontinue this credit card account. Credit Union membership is not required for spouse as a joint applicant.

***Rewards:** Receive up to 10,000 bonus points on purchases: 5,000 when you're approved and up to 5,000 more with double points for the first six months on any purchase. After the first six months, double points only apply to donations to churches and many ministries with IRS Merchant Category Code 8661 and are subject to change without notice. Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five.

Credit Card Agreement and Federal Truth-in-Lending Disclosure: By my/our signatures I/we acknowledge that I/we will be bound by all the terms and conditions of the credit card agreement and Truth-in-Lending statement which will be provided later with or before issuance of cards. If upon receipt and review of said credit card agreement and Truth-in-Lending statement, I/we do not agree to be so bound upon receipt of any credit card issued pursuant to this application, I/we will render same unusable by cutting in half and will return it to the Credit Union with notice of my/our intention. I/We also warrant the accuracy and completeness of information I/we have supplied herein, acknowledge that the Credit Union will rely on same in determining to extend credit, authorize the Credit Union to verify said information by any means, and report performance under this account to any credit reporting agency.

Important Information About Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. **What this means to you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Note: This form was printed on, and the information herein is current as of April 20, 2018.

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