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**APPLICATION AND SOLICITATION DISCLOSURE**



**VISA / MASTERCARD**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for a period of 12 months. After that, your APR will be <b>14.74% to 28.74%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for a period of 12 months. After that, your APR will be <b>14.74% to 28.74%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>14.74% to 28.74%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<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>	If you are charged interest, the charge will be no less than <b>\$1.00</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 Membership Fee	<b>None</b> <b>None</b>
<b>Transaction Fees</b> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee	<b>\$5.00</b> or <b>2.00%</b> of the amount of each balance transfer, whichever is greater <b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> Late Payment Fee Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR on Purchases:** The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

**Promotional Period for Introductory APR on Balance Transfers:** The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account.

**Minimum Interest Charge:** The minimum interest charge will be charged on any dollar amount.

**Effective Date:** The information about the costs of the card described in this application is accurate as of: November 19, 2022. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, your cards 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.**

**Other Fees & Disclosures:**

Late Payment Fee: \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge): \$5.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge): \$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Foreign Transaction Fee: 1.00% of each transaction in U.S. dollars.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

**Bonus Rewards:** Receive up to 10,000 bonus points on purchases: 5,000 when your card is opened 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, ministries, and charitable organizations with IRS Merchant Category Code 8661 and 8398 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 (e.g. Points earned in calendar year one will expire as of the last day of calendar year five).

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