



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Secured</b></p> <p><b>Classic</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Elite</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>Secured</b></p> <p><b>Classic</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Elite</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

<b>APR for Cash Advances</b>	<p><b>Secured</b></p> <p><b>Classic</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Elite</b> to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>Secured</b></p> <p><b>Classic</b></p> <p><b>Rewards</b></p> <p><b>Rewards Elite</b></p>
<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>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>Annual Fee</b> - Annual Fee - Secured, Classic - Annual Fee - Rewards - Annual Fee - Rewards Elite	<b>\$15.00</b> <b>None</b> <b>\$50.00</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Secured, Classic, Rewards - Balance Transfer Fee - Rewards Elite - Cash Advance Fee - Secured, Classic, Rewards - Convenience Check Fee  - Foreign Transaction Fee - Secured, Classic, Rewards - Foreign Transaction Fee - Rewards Elite	<b>\$5.00 or 2.00%</b> of the amount of each balance transfer, whichever is greater <b>None</b> <b>\$10.00 or 4.00%</b> of the amount of each cash advance, whichever is greater <b>\$10.00 or 3.00%</b> of the amount of each convenience check, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Secured, Classic, Rewards	Up to <b>\$40.00</b> <b>None</b>

SEE NEXT PAGE for more important information about your account.

**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:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Secured, Classic, Rewards and Rewards Elite 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:

\$30.00 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 \$40.00 or the amount of the required minimum payment, whichever is less.

Annual Fee - Secured, Classic:

\$15.00.

Annual Fee - Rewards Elite:

\$50.00.

Balance Transfer Fee (Finance Charge) - Secured, Classic, Rewards:

\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Convenience Check Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each convenience check, whichever is greater

Cash Advance Fee (Finance Charge) - Secured, Classic, Rewards:

\$10.00 or 4.00% of the amount of each cash advance, whichever is greater.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$20.00.

Statement Copy Fee:

\$2.00 per page.

Account Research Fee:

\$25.00 per hour, or \$50.00, whichever is less.

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