



**MASTERCARD
CREDIT CARD APPLICATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.75% to 18.00% for Low Rate, based on your credit worthiness 13.75% to 18.00% for Reward, based on your credit worthiness 12.25% for Secured 12.25% for Business
APR for Cash Advances and Balance Transfers	11.00% to 18.00% for Low Rate, based on your credit worthiness 13.00% to 18.00% for Reward, based on your credit worthiness 11.50% for Secured 11.50% for Business
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50. The minimum interest charge will be charged on any dollar amount.
For 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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchase).” See your account Agreement for more details.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

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

Other Disclosures

Late Payment Fee	\$35.00 or the amount of the required minimum payment, whichever is less, if you are three (3) or more days late in making a payment.
Returned Payment Fee	\$35.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	\$25.00

Collection Costs. You promise to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney’s fees.

Variable Rate: The APR of 11.75%, but no greater than 18.00%, corresponds to a monthly periodic rate of 0.75%, but no greater than 1.50% and may increase or decrease. The APR is subject to change May and November to reflect any change in the index and will be determined by the Prime Rate on April 1st and October 1st of each year as published in the Wall Street Journal “Money Rate” table to which we add a margin. Any increase in the APR will take the form of additional payments as shown as Total Minimum Payments on the statement. If the index is no longer available, the Credit Union will choose a new index which is based upon the comparable information.