

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>World Rewards MasterCard 10.15% to 17.15% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards MasterCard 0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 10.15% to 17.15% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum MasterCard 0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.15% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student MasterCard 16.15% This APR will vary with the market based on the Prime Rate.</p> <p>Secured MasterCard 18.00% This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>World Rewards MasterCard 0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 10.15% to 17.15% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards MasterCard 0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 10.15% to 17.15% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum MasterCard 0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.15% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

	<p>Student MasterCard</p> <p>0.00% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 16.15%. This APR will vary with the market based on the Prime Rate.</p> <p>Secured MasterCard</p> <p>0.00% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 18.00%. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>World Rewards MasterCard</p> <p>13.15% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards MasterCard</p> <p>13.15% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum MasterCard</p> <p>11.15% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student MasterCard</p> <p>18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Secured MasterCard</p> <p>18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	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.
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	
<p>Annual Fee</p> <ul style="list-style-type: none"> - Annual Fee - World Rewards MasterCard - Annual Fee - Platinum Rewards MasterCard - Annual Fee - Platinum MasterCard - Annual Fee - Student MasterCard - Annual Fee - Secured MasterCard 	<p>\$75.00, waived the first year</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee 	<p>\$0.00</p> <p>\$10.00 or 2.00% of the amount of each cash advance, whichever is greater</p> <p>1.00% of each transaction in U.S. dollars</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> - Late Payment Fee - Returned Payment Fee 	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Platinum MasterCard – Purchase Promotional Period for Introductory APR. The Introductory APR for purchases will apply to transactions posted to your account during the first six (6) months following the opening of your account.

Balance Transfer Promotional Period for Introductory APR. The Introductory APR for balance transfers will apply to transactions posted to your account during the first six (6) months following the opening of your account. During this time, the Credit Union will not charge a balance transfer fee.

Loss of Introductory APR. We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date.

The information about the costs of the card described in this application is accurate as of November 8, 2016.

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

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	\$25.00 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.
Statement Copy Fee	\$5.00
Document Copy Fee	\$5.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$100.00
Design Your Own Card Fee	\$15.00