



**PLATINUM RATE MASTERCARD/  
PLATINUM REWARDS MASTERCARD  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Platinum Rate MasterCard</b> <b>7.75% to 12.75%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards MasterCard</b> <b>8.75% to 14.75%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Platinum Rate MasterCard</b> <b>7.75% to 12.75%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards MasterCard</b> <b>8.75% to 14.75%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Platinum Rate MasterCard</b> <b>7.75% to 12.75%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards MasterCard</b> <b>8.75% to 14.75%</b> 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>	<b>None</b>
<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	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<p><b>None</b></p> <p><b>None</b></p> <p><b>1.00%</b> of each transaction in U.S. dollars</p> <p><b>None</b></p>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to <b>\$20.00</b></p> <p>Up to <b>\$20.00</b></p>

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

**Effective Date:**

The information about the costs of the card described in this application is accurate as of May 1, 2017.

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

**OTHER DISCLOSURES**

Late Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00	
Document Copy Fee	\$5.00	
Rush Fee	\$35.00	
Emergency Card Replacement Fee	\$35.00	
PIN Replacement Fee	\$2.00	
Card Replacement Fee	\$20.00	
Pay-by-Phone Fee	None	
Account Reconciliation/ Research Fee	\$50.00	per hour
Subpoena of Records Fee	\$60.00	per hour
Design Your Own Card	\$10.00	