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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Secured</p>
APR for Balance Transfers	<p>Mastercard 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 Cash Advances	<p>Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Secured</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.
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 \$25.00 Up to \$32.00

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:

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

SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Mastercard and Mastercard Secured 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:

5.00% of the amount of the required minimum payment or \$25.00, whichever is greater, but in any case, never more than the amount of the delinquent required minimum payment if you are more than 11 days delinquent in making a payment.

Returned Payment Fee:

\$32.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

Up to \$25.00 per payment.

Rush Fee:

Up to \$100.00.

Statement Copy Fee:

\$5.00.

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