

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum Introductory APR for a period of six billing cycles. After that, your APR will be .</p> <p>Platinum Preferred Introductory APR for a period of six billing cycles. After that, your APR will be .</p> <p>Share Secured Introductory APR for a period of six billing cycles. After that, your APR will be .</p>
APR for Balance Transfers	<p>Platinum</p> <p>Platinum Preferred</p> <p>Share Secured</p>
APR for Cash Advances	<p>Platinum</p> <p>Platinum Preferred</p> <p>Share Secured</p>
Paying Interest	We will begin charging you interest on purchases on the transaction date.
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	
Annual Fee - Annual Fee	None

SEE NEXT PAGE for more important information about your account.

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for purchases will apply to transactions posted to your account during the first six billing cycles following the opening of your account.

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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee:

\$2.00 per document.

Pay-by-Phone Fee:

\$10.00.

Statement Copy Fee:

\$2.00 per document.

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