

**APPLICATION AND SOLICITATION DISCLOSURE
MASTERCARD® PLATINUM SELECT CREDIT CARD**
Note: This credit card is secured by funds on deposit with the Credit Union

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	22.49% when you open your account. After that, the APR will vary with the market based on Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	22.49% This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	26.49% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is 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	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advances • Foreign Transactions	 Either \$5 or 3% of each transfer, whichever is greater. Either \$5 or 3% of each advance, whichever is greater. 1% of each foreign transaction in U.S. Dollars.
Penalty Fees • Late Payment • Returned Payment	 Up to \$7 if the Minimum Payment Due is not paid within 5 days of the Payment Due Date. Up to \$25 .

How We Will Calculate Your Balance: We use a method called “Average Daily Balance (Including Current Transactions).”

The information about the costs of the card described in this application is accurate as of February 7, 2025. This information may have changed after that date. To find out what may have changed, call us at (888) 354-6228.