

**Mastercard Platinum Preferred, Mastercard Platinum Rewards, Mastercard Platinum Cash Back, and Mastercard Platinum Secured Credit Cards Application and Solicitation Disclosure.**

Please keep this with all your loan documents. Annual Percentage Rates and other related information for each card is shown below.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rates (APR) for Purchases</b>	
<b>Mastercard Platinum Preferred</b>	8.24% to 17.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Rewards</b>	8.99% to 18.49% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Cash Back</b>	9.49% to 18.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Secured</b>	14.99% when you open your account.
<b>APR for Balance Transfer</b>	*2.99% Promotional rate effective February 1, 2019 thru April 30, 2019.
<b>Mastercard Platinum Preferred</b>	After that, your APR will be <b>8.24% to 17.74%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Rewards</b>	After that, your APR will be <b>8.99% to 18.49%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Cash Back</b>	After that, your APR will be <b>9.49% to 18.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Secured</b>	After that, your APR will be <b>14.99%</b> .
<b>APR for Cash Advances</b>	
<b>Mastercard Platinum Preferred</b>	<b>8.24% to 17.74%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Rewards</b>	<b>8.99% to 18.49%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Cash Back</b>	<b>9.49% to 18.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Mastercard Platinum Secured</b>	<b>14.99%</b>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest - applicable to all of the above mentioned credit cards</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 the entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the date of the transaction.
<b>Minimum Interest Charge – applicable to all of the above mentioned credit cards</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>Fees - Applicable to all of the credit cards listed in this disclosure</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer Fee	<b>None</b>
Cash Advance Fee	<b>None</b>
Foreign Transactions	<b>1.10%</b> of each transaction in U. S. dollars.
<b>Penalty Fees</b>	
Over the limit fee	<b>None</b>
Late Payment fee	<b>\$20.00</b> or the amount of the required minimum payment, whichever is less, if your payment is not received five days after statement closing date.
Return Payment fee	<b>\$20.00</b> or the amount of the required minimum payment, whichever is less.
<b>Other Fees</b>	
Card Replacement Fee	<b>\$5.00</b>
Pay-by-Phone Fee	<b>\$10.00</b>

**How we calculated your balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**\*Promotional Period on Balance Transfers:** The Promotional APR on balance transfers will apply to balance transfers made between February 1, 2019 thru April 30, 2019. The balance accumulated during this promotion period will remain at the 2.99% through statement closing of December 2019. Offer not valid on business accounts and cannot be combined with any other offer. Transfer may not include BayPort loan balance.

**Variable Rate Information:** Your APR may increase in the future on a Mastercard Platinum Preferred, Mastercard Platinum Rewards, and Mastercard Platinum Cash Back Credit Card. The APR is determined by the Prime Rate published in the Wall Street Journal (Index) on the first day of each quarter (January, April, July, and October) to which we add a margin. The APR is subject to change on the first day of the billing cycle quarterly to reflect and change in the Index. Any increase in the APR will result in an increase in the amount of the interest you will pay, may increase your minimum payment, and may increase the number of payments to pay off your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

**Effective Date:** The information about costs of the card described in this application is accurate as of **February 1, 2019**. This information may have changed after that date. To find out what may have changed, contact the credit union at 757-928-8850 or 1-800-928-8801.