

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.

Interest Rates and Interest Charges	
Annual Percentage Rates (APR) for Purchases	
Mastercard Platinum Preferred	8.24% - 17.74% when you open your account, based on your creditworthiness.
Mastercard Platinum Rewards	8.99% - 18.49% when you open your account, based on your creditworthiness.
Mastercard Platinum Cash Back	9.49% - 18.99% when you open your account, based on your creditworthiness. After that your APR will vary with the market based on the Prime Rate.
Mastercard Platinum Secured	14.99% when you open your account.
APR for Balance Transfer	*3.99% Introductory rate good for 12 months from new account opening. Balance transfers must be processed within 30 days of account opening to qualify for the introductory rate.
Mastercard Platinum Preferred	8.24% - 17.74% This APR will vary based on the Prime Rate.
Mastercard Platinum Rewards	8.99% - 18.49% This APR will vary based on the Prime Rate.
Mastercard Platinum Cash Back	9.49% - 18.99% This APR will vary based on the Prime Rate.
Mastercard Platinum Secured	14.99% when you open your account.
APR for Cash Advances	
Mastercard Platinum Preferred	8.24% - 17.74% This APR will vary based on the Prime Rate.
Mastercard Platinum Rewards	8.99% - 18.49% This APR will vary based on the Prime Rate.
Mastercard Platinum Cash Back	9.49% - 18.99% This APR will vary based on the Prime Rate.
Mastercard Platinum Secured	14.99% when you open your account.
Penalty APR and When it Applies	None
Paying Interest - applicable to all of the above mentioned credit cards	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.
Minimum Interest Charge – applicable to all of the above mentioned credit cards	None
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 - Applicable to all of the credit cards listed in this disclosure	
Annual Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transactions	1.10% of each transaction in U. S. dollars.
Penalty Fees	
Over the limit fee	None
Late Payment fee	Up to \$20.00 if payment is not received 5 days after statement closing.
Return Payment fee	Up to \$20.00 Non-sufficient funds or items returned for uncollected funds, regardless of reason.
Other Fees	
Card Replacement Fee	\$5.00
Applies to Mastercard Platinum Secured Card Only	\$20.00 fee when account is closed within 60 days of opening date.

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

***Loss of Promotional Rate on Balance Transfers:** If your minimum monthly payment is not received by the statement closing date, the APR for balance transfers will revert back to the standard APR. Offer not valid on existing accounts or accounts associated with existing accounts and cannot be combined with any other offer. Transfer may not include BayPort loan balance.

Variable Rate Information: Your APR may vary on a Mastercard Platinum Preferred, Mastercard Platinum Rewards, and Mastercard Platinum Cash Back Credit Card. Rates are determined and may be adjusted quarterly by adding a margin up to the Prime Rate published in the Wall Street Journal. Adjusted rates are effective as of the first day of the billing cycle in which the change was made. The margin will range from 4.74% to 15.24%.

Effective Date: The information about costs of the card described in this application is accurate as of **June 1, 2018**. 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.