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**PREMIERE RATE/PLATINUM REWARDS  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Premiere Rate</b>  <b>0.00%</b>    Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be <b>8.74% to 17.74%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards</b>  <b>0.00%</b>    Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be <b>10.74% to 17.74%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Premiere Rate</b>  <b>2.99%</b>    Introductory APR for a period of 15 billing cycles.</p> <p>After that your APR will be <b>8.74% to 17.74%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards</b>  <b>2.99%</b>    Introductory APR for a period of 15 billing cycles.</p> <p>After that your APR will be <b>10.74% to 17.74%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Premiere Rate</b>  <b>8.74% 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.</p> <p><b>Platinum Rewards</b>  <b>10.74% 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.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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></p>

<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars completed outside the U.S. <b>1.00%</b> of each transaction in U.S. dollars completed in a foreign currency
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$37.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Premiere Rate – Promotional Period for Introductory APR:** The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 15 months following the opening of your account.

**Platinum Rewards – Promotional Period for Introductory APR:** The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 15 months following the opening of your account.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of January 1, 2017 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	\$27.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$37.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Rush Fee	\$20.00
Emergency Card Replacement Fee	\$10.00
Card Replacement Fee	\$10.00