



P.O. BOX 7000, ALLEN, TEXAS 75013-1305

**APPLICATION AND SOLICITATION DISCLOSURE**



**PLATINUM MASTERCARD/PLATINUM MASTERCARD SECURED**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Platinum Mastercard</b>  <b>11.65% to 17.90%</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 Mastercard Secured</b>  <b>11.65% to 17.90%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Platinum Mastercard</b>  <b>13.65% to 17.90%</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 Mastercard Secured</b>  <b>13.65% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Platinum Mastercard</b>  <b>13.65% to 17.90%</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 Mastercard Secured</b>  <b>13.65% to 17.90%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Installment Plan</b>	<p><b>Platinum Mastercard</b>  <b>3.99% to 9.99%</b> , depending on the length of the selected payment term, your creditworthiness, and other factors, for qualifying members.</p>
<b>How to Avoid Paying Interest on Purchases</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 your entire balance or Interest Avoidance Balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$2.00</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater <b>2.00%</b> of each transaction in U.S. dollars completed outside the U.S. <b>2.00%</b> of each transaction in U.S. dollars completed in a foreign currency

<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

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

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: July 11, 2022  
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Installment Plan:**

We may offer you an Installment Plan which allows you to pay eligible charges over time, with interest at a non-variable rate. You can only create an Installment Plan if you receive and accept an offer. The offer will tell you the terms, including the APR, that will apply to that Installment Plan. Your APR depends on the transaction amount, payment term length You choose, and Your creditworthiness.

**For California Borrowers, the Platinum Mastercard and Platinum Mastercard Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Other Fees & Disclosures:**

Late Payment Fee:

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

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

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

Emergency Card Replacement Fee:

\$200.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$5.00.

Research Fee:

\$25.00 per hour.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.