

# PLATINUM MASTERCARD® CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, Cash Advances, and Convenience Checks	<b>13.75%</b> This APR will vary with the market based on the Prime Rate.
Penalty (APR) and When It Applies	None
How to Avoid Paying Interest on Purchases	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. Interest accrues on cash advances, balance transfers, and convenience checks on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Bureau of Consumer Financial Protection	To learn more about shopping for and using credit cards, visit the Bureau of Consumer Financial Protection's website at: <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
Fees	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	None None None
Penalty Fees • Late Payment • Over-the-Limit • Returned Payment	\$10.00 if payment is received more than 10 days after its due date. None \$20.00
Other Fees • Card Replacement • Card Replacement Rush • Emergency Card Replacement • Pay-by-Phone • Statement Copy Fee • Document Copy Fee	\$10.00 \$35.00 \$35.00 \$5.00 \$5.00 (First three statement copies are free) \$10.00

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

For California Borrowers, the Platinum Mastercard is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

All credit subject to approval.

Effective 01/20/2025