

Terms and Conditions

Please take a moment to carefully review the Pricing & Terms below.

Interest Rates and Interest Charges	MasterCard®	Gold MasterCard®	Platinum MasterCard®
Annual Percentage Rate (APR) for Purchases	9.90% Fixed	9.90% Fixed	8.90% Fixed
APR for Balance Transfers	None	None	None
APR for Cash Advances	None	None	None
Minimum Cash Advance Allowed	\$50.00		
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 interest on purchases if you pay your entire balance by the due date (Grace Period) each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .		
Fees	MasterCard®	Gold MasterCard®	Platinum MasterCard®
Annual Fee	None	None	None
Transaction Fees			
• Balance Transfer	None		
• Cash Advances	\$25.00		
• Foreign Transaction	None		
Penalty Fees			
• Late Payment	If you are 1 or more days late in making a payment, a late charge of \$25.00 may be added		

<ul style="list-style-type: none"> • Over the Credit Limit • Returned Payment • Returned Check Fee 	<p>to your account.</p> <p>You may be charged a fee of \$25.00 on a statement date if your New Balance, less any fees imposed during the cycle, is over your credit limit. You will be charged a fee each subsequent month until your New Balance on the statement date, less any fees imposed during the cycle, is below your credit limit.</p> <p>Up to \$25.00</p> <p>If a check, share draft or other order used to make a payment on your account is returned unpaid, you may be charged a fee of up to \$25.00 for each item returned.</p>
<p>Other Fees</p> <ul style="list-style-type: none"> • Card Replacement Fee • PIN Replacement Fee • Statement Copy Fee 	<p>\$5.00</p> <p>\$5.00</p> <p>\$15.00</p>

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). *An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

DISCLOSURE

Security. YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENSIONS MADE UNDER THIS AGREEMENT. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF ANY CARD WHICH YOU MAY USE, DIRECTLY OR INDIRECTLY, TO OBTAIN EXTENSIONS OF CREDIT UNDER THIS AGREEMENT. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given a security are not subject to the security interest you are giving.

Cost of Credit. For MasterCard® and Gold MasterCard®, you will pay a **FINANCE CHARGE** for all advances made against your account at the periodic rate of .027123% per day, which has a corresponding **ANNUAL PERCENTAGE RATE** of 9.9%. For Platinum MasterCard, you will pay a **FINANCE CHARGE** for all advances made against your account at the periodic rate of .024384% per day, which has a corresponding **ANNUAL PERCENTAGE RATE** of 8.9%. Cash advances (including balance transfers) incur a **FINANCE CHARGE** from the date they are posted to the account. If you have paid your account in full by the due date shown on the previous monthly statement, or there is no previous balance, you have not less than 25 days to repay your account balance before a **FINANCE CHARGE** on a new purchase will be imposed. Otherwise, there is no grace period and new purchases will incur a **FINANCE CHARGE** from the date they are posted to the account. The **FINANCE CHARGE** is figured by applying the periodic rate to the “balance subject to **FINANCE CHARGE**” which is the “average daily balance” of your account, including certain current transactions. The “average daily balance” is arrived

at by taking the beginning balance of your account each day and adding any new cash advances, and unless you pay your account in full by the due date shown on your previous monthly statement or there is no previous balance, adding in new purchases, and subtracting any payments or credits and unpaid **FINANCE CHARGES**. This gives us the daily balance. The daily balances for the billing cycle are then added together and divided by the number of days in the billing cycle. The result is the “average daily balance.” The **FINANCE CHARGE** is determined by multiplying the “average daily balance” by the number of days in the billing cycle and applying the periodic rate to the product.

Other Charges. The following other charges (fees) will be added to your account as applicable:

- § **ATM Fee.** If you obtain a cash advance by using an automated teller machine, you may be charged any amounts imposed upon the Credit Union by the owner or operator of the machine. Any charge made under this paragraph will be added to the balance of your account and treated as a purchase.
- § **Collection Cost Fee.** You agree to pay all reasonable costs of collection, including court costs and attorney’s fees imposed and any costs incurred in the recovery of the card.
- § **Return Check Fee.** If a check, shared draft or other order used to make a payment on your account is returned unpaid, you may be charged a fee of \$25 for each item returned.
- § **Late Payment Fee.** If you are 1 or more days late in making a payment, a late charge of \$25 may be added to your account.
- § **Over Credit Limit Fee.** You may be charged a fee of \$25 on a statement date if your New Balance, less any fees imposed during the cycle, is over your credit limit. You will be charged a fee each subsequent month until your New Balance on the statement date, less any fees imposed during the cycle, is below your credit limit.
- § **Card Replacement Fee.** You may be charged \$5 for each replacement card that is issued to you for any reason.
- § **PIN Replacement Fee.** You may be charged \$5 for each replacement PIN (Personal Identification Number) that is issued to you for any reason.
- § **Statement Copy Fee.** You may be charged \$15 for each copy of a statement that you request (except when the request is made in conjunction with a billing error made by the Credit Union).
- § **Cash Advance Fee.** If you obtain a cash advance, you may be charged a \$25 fee. Any charge made under this paragraph will be added to the balance of your account and treated as a purchase. The minimum cash advance amount allowed is \$50.

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not reserve your rights. In your letter, give us the following information:

- § Your name and account number.
- § The dollar amount of the suspected error.

§ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your Credit Card bill automatically from your saving or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including the **FINANCE CHARGES**, and we can apply an unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any **FINANCE CHARGES** related to the questioned amount. If we didn't make a mistake, you may have to pay **FINANCE CHARGES**, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a Credit Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or service. There are two limitations on this right:

§ You must have made the purchase in your home state or, within 100 miles of your current mailing address; and

§ The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.