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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**SECURED MASTERCARD  
 REWARDS OR WORLD REWARDS (VARIABLE RATE)  
 REWARDS OR WORLD REWARDS (NON-VARIABLE RATE)  
 MASTERCARD OR PERMACULTURE (VARIABLE RATE)  
 MASTERCARD OR PERMACULTURE (NON-VARIABLE RATE)**

**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for  
 Purchases**

**Secured Mastercard**

**11.50% to 17.50%** , based on your creditworthiness.

**Rewards OR World Rewards (Variable Rate)**

**11.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Rewards OR World Rewards (Non-Variable Rate)**

**10.24% to 17.99%** , based on your creditworthiness.

**Mastercard OR Permaculture (Variable Rate)**

**2.99%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **9.74% to 17.99%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Mastercard OR Permaculture (Non-Variable Rate)**

**2.99%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **8.74% to 17.99%** , based on your creditworthiness.

<p><b>APR for Balance Transfers</b></p>	<p><b>Secured Mastercard</b>  <b>11.50% to 17.50%</b> , based on your creditworthiness.</p> <p><b>Rewards OR World Rewards (Variable Rate)</b>  <b>4.99%</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be <b>11.24% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards OR World Rewards (Non-Variable Rate)</b>  <b>4.99%</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be <b>10.24% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Mastercard OR Permaculture (Variable Rate)</b>  <b>4.99%</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be <b>9.74% to 17.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard OR Permaculture (Non-Variable Rate)</b>  <b>4.99%</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be <b>8.74% to 17.99%</b> , based on your creditworthiness.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Secured Mastercard</b>  <b>11.50% to 17.50%</b> , based on your creditworthiness.</p> <p><b>Rewards OR World Rewards (Variable Rate)</b>  <b>11.24% to 17.99%</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>Rewards OR World Rewards (Non-Variable Rate)</b>  <b>10.24% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Mastercard OR Permaculture (Variable Rate)</b>  <b>9.74% to 17.99%</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>Mastercard OR Permaculture (Non-Variable Rate)</b>  <b>8.74% to 17.99%</b> , based on your creditworthiness.</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>
<p><b>Fees</b></p>	
<p><b>Set-up and Maintenance Fees</b>  - Annual Fee  - Account Set-up Fee</p>	<p><b>None</b>  <b>None</b></p>

<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
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Rewards OR World Rewards (Variable Rate), Rewards OR World Rewards (Non-Variable Rate):**

The Introductory APR for balance transfers will apply to transactions posted to your account from 02/01/2023 until 04/15/2023. Any existing balances on Sandia Area Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Promotional Period for Introductory APR - Mastercard OR Permaculture (Variable Rate), Mastercard OR Permaculture (Non-Variable Rate):**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account from 02/01/2023 until 04/15/2023. Any existing balances on Sandia Area Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: March 24, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Secured Mastercard, Rewards OR World Rewards (Variable Rate), Rewards OR World Rewards (Non-Variable Rate), Mastercard OR Permaculture (Variable Rate) and Mastercard OR Permaculture (Non-Variable Rate) 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

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

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Statement Copy Fee:

\$3.00.

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