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**APPLICATION AND SOLICITATION DISCLOSURE**

| <b>Interest Rates and Interest Charges</b>               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Annual Percentage Rate (APR) for Purchases</b></p> | <p><b>Variable: MasterCard, Rewards MasterCard, World Rewards MasterCard, Permaculture MasterCard</b><br/> <b>2.99%</b> Introductory APR for a period of six billing cycles.<br/>           After that your APR will be <b>7.24% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Traditional: MasterCard, Rewards MasterCard, World Rewards MasterCard, Permaculture MasterCard</b><br/> <b>2.99%</b> Introductory APR for a period of six billing cycles.<br/>           After that your APR will be <b>8.74% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Secured MasterCard</b><br/>           Your APR will be <b>11.50% to 17.50%</b> when you open your account, based on your creditworthiness.</p>       |
| <p><b>APR for Balance Transfers</b></p>                  | <p><b>Variable: MasterCard, Rewards MasterCard, World Rewards MasterCard, Permaculture MasterCard</b><br/> <b>2.49%</b> Introductory APR for a period of twelve billing cycles.<br/>           After that your APR will be <b>7.24% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Traditional: MasterCard, Rewards MasterCard, World Rewards MasterCard, Permaculture MasterCard</b><br/> <b>2.49%</b> Introductory APR for a period of twelve billing cycles.<br/>           After that your APR will be <b>8.74% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Secured MasterCard</b><br/>           Your APR will be <b>11.50% to 17.50%</b> when you open your account, based on your creditworthiness.</p> |
| <p><b>APR for Cash Advances</b></p>                      | <p><b>Variable: MasterCard, Rewards MasterCard, World Rewards MasterCard, Permaculture MasterCard</b><br/> <b>2.99%</b> Introductory APR for a period of six billing cycles.<br/>           After that your APR will be <b>7.24% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Traditional: MasterCard, Rewards MasterCard, World Rewards MasterCard, Permaculture MasterCard</b><br/> <b>2.99%</b> Introductory APR for a period of six billing cycles.<br/>           After that your APR will be <b>8.74% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Secured MasterCard</b><br/>           Your APR will be <b>11.50% to 17.50%</b> when you open your account, based on your creditworthiness.</p>       |

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| <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 do not charge you interest on purchases if you pay your entire balance by the due date each month.                                                                              |
| <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 Web site 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>Set-up and Maintenance Fees</b><br>- Annual Fee<br>- Account Set-up Fee                           | <b>None</b><br><b>None</b>                                                                                                                                                                                                                                  |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>None</b><br><b>None</b><br><b>1.00%</b> of each transaction in U.S. dollars (Waived for World Rewards MasterCard holders)                                                                                                                                |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee   | Up to <b>\$25.00</b><br><b>None</b><br>Up to <b>\$25.00</b>                                                                                                                                                                                                 |

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

**Effective Date.**

The information about the costs of the card described in this application is accurate as of **January 1, 2019**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

|                               |                                                                                                                                            |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Late Payment Fee              | <b>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment. |
| Returned Payment Fee          | <b>\$25.00</b> or the amount of the required minimum payment, whichever is less.                                                           |
| Statement Copy Fee            | <b>\$3.00</b>                                                                                                                              |
| Card Replacement Fee          | <b>\$5.00</b>                                                                                                                              |
| Stop Payment Fee              | <b>\$29.00</b>                                                                                                                             |
| Expedited Mailing Service Fee | <b>\$35.00</b>                                                                                                                             |