



**GOLD MASTERCARD
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	1.90% Introductory APR for a period of six (6) billing cycles. After that your APR will be 7.90% to 15.90% based on your creditworthiness.
APR for Balance Transfers	1.90% Introductory APR for a period of six (6) billing cycles. After that your APR will be 7.90% to 15.90% based on your creditworthiness.
APR for Cash Advances	7.90% to 15.90% when you open your account, based on your creditworthiness.
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees – Additional Card Fee	\$5.00 (one-time fee)
Transaction Fees – Cash Advance Fee – Foreign Transaction Fee	None 1.00% of each transaction in U.S. dollars
Penalty Fees – Late Payment Fee – Returned Payment Fee	Up to \$15.00 Up to \$18.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).” See your Account Agreement for more details.

Promotional Period for Introductory APR. The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Effective Date. The information about the costs of the card described in this application is accurate as of March 1, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Disclosures

Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$18.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$5.00
Rush Fee	\$55.00
Emergency Card Replacement Fee	\$55.00
Card Replacement Fee	\$5.00