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APPLICATION AND SOLICITATION DISCLOSURE



MASTERCARD/MASTERCARD REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	MasterCard 8.90% to 14.90% , based on your creditworthiness. MasterCard Rewards 17.00% to 22.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	MasterCard 8.90% to 14.90% , based on your creditworthiness. MasterCard Rewards 17.00% to 22.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	MasterCard 8.90% to 14.90% , based on your creditworthiness. MasterCard Rewards 17.00% to 22.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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.
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	
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee	Up to \$25.00

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: October 31st 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Missouri Fee Notice:

Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

SEE NEXT PAGE for more important information about your account.

For California Borrowers, the MasterCard and MasterCard Rewards 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.

Other Fees & Disclosures:

The following fees do not apply to borrowers in the State of Missouri: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee, and Unreturned Card Fee.

Late Payment Fee:

You will be charged a fee if you are 15 days or more late in making a payment. If your minimum periodic payment is \$25.00 or less, you will be charged a fee of 5.00% of the minimum payment, not to exceed \$5.00. If your minimum periodic payment is more than \$25.00, you will be charged a fee of \$15.00 or 5.00% of the minimum payment, whichever is greater, not to exceed \$25.00.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.