SELECT AND PLATINUM MASTERCARD DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Select Mastercard** **14.75% to 16.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Mastercard** **0.00% to 3.90%** Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be **12.99% to 18.00%**, based on your creditworthiness.
APR for Balance Transfers	**Select Mastercard** **14.75% to 16.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Mastercard** **0.00% to 3.90%** Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be **9.99% to 18.00%**, based on your creditworthiness
APR for Cash Advances	**Select Mastercard** **14.75% to 16.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Mastercard** **0.00% to 3.90%** Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be **12.99% to 18.00%,** 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.
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 - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **$5.00** or **3.00%** of the amount of each balance transfer, whichever is greater **$5.00** or **3.00%** of the amount of each cash advance, whichever is greater **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$29.00** Up to **$25.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights:
Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.
Loss of Introductory APR:
We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing nonintroductory APR if you are 60 days late in making a payment.
Effective Date:
The information about the costs of the card described in this application is accurate as of: 07/01/2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.