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**APPLICATION AND  
 SOLICITATION AND  
 DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>MasterCard Platinum</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be _____, <b>or</b> _____, based on your creditworthiness.</p> <p><b>MasterCard Cash Rewards</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be _____.</p>
<b>APR for Balance Transfers</b>	<p><b>MasterCard Platinum</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be _____, <b>or</b> _____, based on your creditworthiness.</p> <p><b>MasterCard Cash Rewards</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be _____.</p>
<b>APR for Cash Advances</b>	<p><b>MasterCard Platinum</b>            _____, <b>or</b> _____, based on your creditworthiness.</p> <p><b>MasterCard Cash Rewards</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>MasterCard Platinum</b></p> <p><b>MasterCard Cash Rewards</b></p> <p>This APR may be applied to your account if you:            - Make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<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 will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b> .

<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 website 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>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>2.00%</b> of the amount of each cash advance with a maximum fee of \$10.00 <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> <b>None</b> Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - MasterCard Platinum:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Sno Falls Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

The Introductory APR for purchases will apply to transactions posted to your account during the first six months following issuance of your card.

**Promotional Period for Introductory APR - MasterCard Cash Rewards:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following issuance of your card. Any existing balances on Sno Falls Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the MasterCard Platinum and MasterCard Cash 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$25.00.

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