



MASTERCARD PLATINUM/MASTERCARD BONUS CLUB/MASTERCARD SECURED

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Mastercard Platinum 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 8.90% to 18.00%, based on your creditworthiness.</p> <p>Mastercard Bonus Club 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 13.90% to 18.00%, based on your creditworthiness.</p> <p>Mastercard Secured 11.90% to 18.00%, based on your creditworthiness.</p>
<p>APR for Balance Transfers</p>	<p>Mastercard Platinum 4.50% to 18.00% Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be 8.90% to 18.00%, based on your creditworthiness.</p> <p>Mastercard Bonus Club 9.90% to 18.00% Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be 13.90% to 18.00%, based on your creditworthiness.</p> <p>Mastercard Secured 11.90% to 18.00%, based on your creditworthiness.</p>
<p>APR for Cash Advances</p>	<p>Mastercard Platinum 8.90% to 18.00%, based on your creditworthiness.</p> <p>Mastercard Bonus Club 13.90% to 18.00%, based on your creditworthiness.</p> <p>Mastercard Secured 11.90% to 18.00%, based on your creditworthiness.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>

SEE NEXT PAGE for more important information about your account.

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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None 3.00% of the amount of each cash advance 2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$30.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Mastercard Platinum, Mastercard Bonus Club:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six billing cycles following issuance of your card. Any existing balances on 1st University 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.

Effective Date:

The information about the costs of the card described in this application is accurate as of: March 15, 2024
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

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