



**SHARE SECURED MASTERCARD/SHARE SECURED PLATINUM/
PLATINUM MASTERCARD/STANDARD MASTERCARD**

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Share Secured MasterCard 7.90%</p> <p>Share Secured Platinum 7.90%</p> <p>Platinum MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p> <p>Standard MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Share Secured MasterCard 7.90%</p> <p>Share Secured Platinum 7.90%</p> <p>Platinum MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p> <p>Standard MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Share Secured MasterCard 7.90%</p> <p>Share Secured Platinum 7.90%</p> <p>Platinum MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p> <p>Standard MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p>

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	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$20.00
- Over-the-Credit Limit Fee	Up to \$10.00
- Returned Payment Fee	Up to \$20.00

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 December 1, 2012. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	10.00%	of the past due amount with a minimum fee of \$1.00, if you are one (1) days late in making a payment. However, the fee will not exceed \$20.00
Over-the-Credit Limit Fee	\$10.00	or the amount of the transaction exceeding your credit limit, whichever is less, if the transaction is 3.00% over your credit limit.
Returned Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less.
Rush Fee		Fee may be charged
Card Replacement Fee	\$5.00	
Operator Assisted Pay-by-Phone Fee	\$5.00	