



P.O. Box 8069
Kentwood, MI 49518

APPLICATION AND
SOLICITATION
DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Mastercard Platinum</p> <p>Mastercard Gold</p> <p>Mastercard Classic</p> <p>Mastercard Classic Secured</p>
APR for Balance Transfers	<p>Mastercard Platinum</p> <p>Mastercard Gold</p> <p>Mastercard Classic</p> <p>Mastercard Classic Secured</p>
APR for Cash Advances	<p>Mastercard Platinum</p> <p>Mastercard Gold</p> <p>Mastercard Classic</p> <p>Mastercard Classic Secured</p>

SEE NEXT PAGE for more important information about your account.

Penalty APR and When it Applies	Mastercard Platinum Mastercard Gold Mastercard Classic Mastercard Classic Secured
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Application Fee	None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$10.00 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 - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$30.00

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:

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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

SEE NEXT PAGE for more important information about your account.

Rush Fee:
\$20.00.

Statement Copy Fee:
\$3.00 per document.

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