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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Platinum Mastercard/Secured Platinum Mastercard to , based on your creditworthiness.</p> <p>Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>World Mastercard/Secured World Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Platinum Mastercard/Secured Platinum Mastercard Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness.</p> <p>Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>World Mastercard/Secured World Mastercard Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Platinum Mastercard/Secured Platinum Mastercard to , based on your creditworthiness.</p> <p>Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>World Mastercard/Secured World Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

Penalty APR and When it Applies	Platinum Mastercard/Secured Platinum Mastercard Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard World Mastercard/Secured World Mastercard This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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.
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 - Platinum Mastercard/Secured Platinum Mastercard, Platinum Rewards Mastercard/Secured Platinum Rewards Mastercard - Foreign Transaction Fee - World Mastercard/Secured World Mastercard	None None 0.90% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$35.00 Up to \$12.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 30 days following the opening of your account. Any existing balances on Community Financial 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 balance transfers and apply the Penalty 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.

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.

SEE NEXT PAGE for more important information about your account.

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. 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.

Returned Payment Fee:

\$12.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$6.00 per document.

PIN Replacement Fee:

\$2.00.

Rush Fee:

\$55.00 overnight.

Statement Copy Fee:

\$5.00 per document.

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