



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><u>Platinum Card</u> 12.99% to 27.99% when you open your account, based on your creditworthiness.</p> <p><u>Choice Rewards</u> 13.99% to 28.99% when you open your account, based on your creditworthiness.</p> <p><u>Secured Platinum</u> 14.99% when you open your account.</p>
APR for Balance Transfers	<p><u>Platinum Card</u> 12.99% to 27.99% when you open your account, based on your creditworthiness.</p> <p><u>Choice Rewards</u> 13.99% to 28.99% when you open your account, based on your creditworthiness.</p> <p><u>Secured Platinum</u> 14.99% when you open your account.</p>
APR for Cash Advances	<p><u>Platinum Card</u> 12.99% to 27.99% when you open your account, based on your creditworthiness.</p> <p><u>Choice Rewards</u> 13.99% to 28.99% when you open your account, based on your creditworthiness.</p> <p><u>Secured Platinum</u> 14.99% when you open your account.</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	
Set-up and Maintenance Fees - Annual Fee	None

- Account Maintenance Fee	None
- Replacement Card Fee	\$10.00
Transaction Fees	
- Balance Transfer Fee	2.00% of balance transfer amount
- Cash Advance Fee	2.00% of cash advance amount
- Overdraft Transfer Fee	2.00% of overdraft transfer amount
- Foreign Transaction Fee	2.00% of transaction amount
Penalty Fees	
- Late Payment Fee	\$10.00
- Returned Payment Fee	Up to \$35.00
- Over-the-Credit Limit Fee	None

How We Will Calculate Your Balance: We use a method called “average daily balance (excludes new purchases within the grace period) and (includes balance transfers and cash advances).”

Effective Date: The information about the costs of the card(s) described in this application is accurate as of: May 15, 2018. This information may have changed after that date. To find out what may have changed, contact UNCLE Credit Union.

Other Fees and Disclosures:

Late Payment Fee	\$10.00 if you are 10 or more days late in making a payment
Returned Payment Fee	\$35.00 or the amount of the required minimum payment, whichever is less.

Secured Platinum: Credit extended under this credit card account is secured by any shares you specifically pledge as collateral for this account on a separate Pledge of Shares.