

## UNCLE MASTERCARD APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, and Balance Transfers	<b>Business Rewards</b> <b>13.99% to 28.99%</b> based on creditworthiness
Annual Percentage Rate (APR) for Cash Advances	<b>Business Rewards</b> <b>28.99%</b>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on balances if you pay your entire new balance by the due date each month.^ We will begin charging interest on cash advances and balance transfers on the interest date.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>To Open and Maintain Your Account</b> <ul style="list-style-type: none"> <li>Annual Fee</li> <li>Application Fee</li> </ul>	None None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer Fee</li> <li>Cash Advance Fee</li> <li>Foreign Transaction Fee</li> </ul>	<b>3.00%</b> of transaction amount <b>\$10.00 or 4.00%</b> of the amount of each cash advance, whichever is greater <b>2.00%</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment Fee</li> <li>Over-the-Limit Credit Limit</li> <li>Returned Payment</li> </ul>	Up to <b>\$10</b> <b>None</b> Up to <b>\$30</b>

See next page for more important information about your account.

## **How We Will Calculate Your Balance**

We use a calculation method called "Average Daily Balance (including new purchases)."

## **Effective Date**

The information about the costs of the card described in this disclosure is accurate as of October 1, 2024 Rates and terms are subject to change at any time. If you have questions, please call or write to us at 800-34UNCLE or UNCLE Credit Union, 2100 Las Positas Court, Livermore, CA 94551.

**For California Borrowers, the Choice Rewards, Platinum Non-Rewards and Platinum Secured Non-Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

## **Grace Period**

Cardholders who are not eligible for a grace period on purchases because they failed to pay the entire Total New Balance during a billing cycle by its due date may not subsequently have a grace period unless the cardholder pays off the entire Total New Balance for 2 billing cycles in a row by the due date.

## **Contacting You**

When you activate your credit card, you hereby consent to receive autodialed, pre-recorded, or artificial voice calls and messages, including collection calls, informational alerts and fraud alerts, from or on behalf of UNCLE Credit Union at any telephone number(s) provided to the Credit Union, such as at time of account or membership opening, and at any telephone number you provide to the Credit Union in the future, including wireless telephone numbers. You agree to inform the Credit Union if your phone number(s) change. You can opt out of this consent at any time by contacting the Credit Union.

## **Military Lending Act**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call (925) 447-5001 or 800-34UNCLE.

## **Other Fees & Disclosures:**

### Late Payment Fee:

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

### Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer.

### Cash Advance Fee (Finance Charge):

\$10.00 or 4.00% 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.

### Convenience Payment Fee:

\$4.95 per payment.