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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**SIMPLICITY/PLATINUM REWARDS/TITANIUM SIGNATURE
 REWARDS/PLATINUM REWARDS SECURED**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Simplicity 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.24% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards 14.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Titanium Signature Rewards 13.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Secured 18.00% This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Simplicity 12.24% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards 14.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Titanium Signature Rewards 13.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Secured 18.00% This APR will vary with the market based on the Prime Rate.</p>

<p>APR for Cash Advances</p>	<p>Simplicity 12.24% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards 14.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Titanium Signature Rewards 13.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Secured 18.00% This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When it Applies</p>	<p>Simplicity 18.00%</p> <p>Platinum Rewards 18.00%</p> <p>Titanium Signature Rewards 18.00%</p> <p>Platinum Rewards Secured 18.00%</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make three consecutive minimum payments when due.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>Minimum Interest Charge</p>	<p>None</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
<p>Fees</p>	
<p>Annual Fee - Annual Fee</p>	<p>None</p>
<p>Transaction Fees - Balance Transfer Fee - Simplicity - Balance Transfer Fee - Platinum Rewards, Titanium Signature Rewards, Platinum Rewards Secured - Cash Advance Fee - Simplicity - Cash Advance Fee - Platinum Rewards, Titanium Signature Rewards, Platinum Rewards Secured - Foreign Transaction Fee</p>	<p>None \$10.00 or 2.00% of the amount of each balance transfer, whichever is greater</p> <p>None \$10.00 or 2.00% of the amount of each cash advance, whichever is greater</p> <p>None</p>

Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Simplicity:

The Introductory APR for purchases will apply to transactions posted to your account during the first 90 days following the opening of your account.

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: October 1, 2022
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Simplicity, Platinum Rewards, Titanium Signature Rewards and Platinum Rewards Secured 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.

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) - Platinum Rewards, Titanium Signature Rewards, Platinum Rewards Secured:

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - Platinum Rewards, Titanium Signature Rewards, Platinum Rewards Secured:

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Statement Copy Fee:

\$5.00 per document.

Rush Fee:

\$25.00 for Domestic. Varies for International.