

**APPLICATION AND
SOLICITATION
DISCLOSURE**



**MASTERCARD WORLD MEMBERSELECT REWARDS
MASTERCARD PLATINUM MYPATH PREMIER
MASTERCARD PLATINUM SECURED**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Mastercard World MemberSelect Rewards 13.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum MyPath Premier 10.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum Secured 17.95%</p>
APR for Balance Transfers	<p>Mastercard World MemberSelect Rewards 0.00% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 13.99% to 17.49%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum MyPath Premier 0.00% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 10.99% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum Secured 17.95%</p>
APR for Cash Advances	<p>Mastercard World MemberSelect Rewards 16.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum MyPath Premier 13.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Platinum Secured 17.95%</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 21 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>

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 - Mastercard World MemberSelect Rewards - Mastercard Platinum MyPath Premier - Mastercard Platinum Secured - Cash Advance Fee - Foreign Transaction Fee - Mastercard World MemberSelect Rewards - Mastercard Platinum MyPath Premier - Mastercard Platinum Secured	None None 2.00% of the amount of each balance transfer 2.00% of the amount of each cash advance None None 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 \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Promotional Period for Introductory APR - Mastercard World MemberSelect Rewards, Mastercard Platinum MyPath Premier:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Community Resource Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: December 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 Mastercard World MemberSelect Rewards, Mastercard Platinum MyPath Premier and Mastercard Platinum 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 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Mastercard Platinum Secured:

2.00% of each balance transfer.

Cash Advance Fee (Finance Charge):

2.00% of each cash advance.

Returned Payment Fee:

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

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Rush Fee:

\$27.50 second day.

Statement Copy Fee:

\$4.00 per document.

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