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**BUSINESS  
 APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**BUSINESS CASH REWARD MASTERCARD/BUSINESS LOW RATE MASTERCARD**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Business Cash Reward MasterCard</b>            Wall Street Journal Prime Rate + 7.74%</p> <p><b>Business Low Rate MasterCard</b>            Wall Street Journal Prime Rate + 5.74%</p>
<b>APR for Balance Transfers</b>	<p><b>Business Cash Reward MasterCard</b>            Wall Street Journal Prime Rate + 7.74%</p> <p><b>Business Low Rate MasterCard</b>            Wall Street Journal Prime Rate + 5.74%</p>
<b>APR for Cash Advances</b>	<p><b>Business Cash Reward MasterCard</b>            Wall Street Journal Prime Rate + 7.74%</p> <p><b>Business Low Rate MasterCard</b>            Wall Street Journal Prime Rate + 5.74%</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 27 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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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> .
<b>Fees</b>	
<b>Annual Fee</b> Business Cash Reward MasterCard, Business Low Rate MasterCard	<b>None</b>
<b>Transaction Fees</b> - Currency Conversion Assessment or Cross Border Assessment	<p><b>0.80%</b> of each transaction in U.S. dollars completed outside the U.S.</p> <p><b>0.20%</b> of each transaction in U.S. dollars completed in a foreign currency.</p>
<b>Penalty Fees</b> - Late Payment - Over-the-Credit Limit - Returned Payment	<p><b>\$20.00</b></p> <p><b>\$20.00</b></p> <p><b>\$25.00</b></p>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Business Cash Reward MasterCard:**

0.00% Introductory Rate for 6 months from account opening.

**Promotional Period for Introductory APR - Business Low Rate MasterCard:**

No promotional period at this time.

**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.

**Other Fees & Disclosures:**

Document Copy Fee:

\$5.00

Statement Copy Fee:

\$3.00

Rush Fee:

\$25.00

Emergency Card Replacement Fee:

N/A

PIN Replacement Fee:

\$5.00

Card Replacement Fee:

\$7.50

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