

APPLICATION AND
SOLICITATION
DISCLOSURE



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Platinum Mastercard 1.99% Introductory APR for a period of six billing cycles. After that, your APR will be 8.99% , 10.99%, 12.99%, 13.99% or 16.99%, based on your creditworthiness.</p> <p>Platinum Rewards Mastercard 1.99% Introductory APR for a period of six billing cycles. After that, your APR will be 10.99% , 12.99%, 14.99%, 15.99% or 18.00%, based on your creditworthiness.</p> <p>Share Secured Platinum Mastercard 1.99% Introductory APR for a period of six billing cycles. After that, your APR will be 7.99% or 12.99%, based on your credit limit.</p>
<p>APR for Balance Transfers</p>	<p>Platinum Mastercard 1.99% Introductory APR for a period of six billing cycles. After that, your APR will be 8.99% , 10.99%, 12.99%, 13.99% or 16.99%, based on your creditworthiness.</p> <p>Platinum Rewards Mastercard 1.99% Introductory APR for a period of six billing cycles. After that, your APR will be 10.99% , 12.99%, 14.99%, 15.99% or 18.00%, based on your creditworthiness.</p> <p>Share Secured Platinum Mastercard 1.99% Introductory APR for a period of six billing cycles. After that, your APR will be 7.99% or 12.99%, based on your credit limit.</p>
<p>APR for Cash Advances</p>	<p>Platinum Mastercard 8.99% , 10.99%, 12.99%, 13.99% or 16.99%, based on your creditworthiness.</p> <p>Platinum Rewards Mastercard 10.99% , 12.99%, 14.99%, 15.99% or 18.00%, based on your creditworthiness.</p> <p>Share Secured Platinum Mastercard 7.99% or 12.99%, based on your credit limit.</p>

Penalty APR and When it Applies	18.00% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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.
Minimum Interest Charge	None
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 - Cash Advance Fee - Foreign Transaction Fee	None \$2.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 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:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account from 08/15/2021 until 10/31/2021. Any existing balances on City & County Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

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: July 22, 2021
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum Mastercard, Platinum Rewards Mastercard and Share Secured Platinum Mastercard 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.

Cash Advance Fee (Finance Charge):

\$2.00 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.

Rush Fee:

\$30.00.

Statement Copy Fee:

\$8.00 per document.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.