



Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Standard Mastercard</b> Introductory APR for six months from account opening.</p> <p>After that, your APR will be .</p> <p><b>Platinum Mastercard</b> Introductory APR for six months from account opening.</p> <p>After that, your APR will be .</p>
<b>APR for Balance Transfers</b>	<p><b>Standard Mastercard Option 1</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>Standard Mastercard Option 2</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be .</p> <p><b>Platinum Mastercard Option 1</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>Platinum Mastercard Option 2</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be .</p>
<b>APR for Cash Advances</b>	<p><b>Standard Mastercard</b></p> <p><b>Platinum Mastercard</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	<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>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>

<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$50.00</b> ) <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**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 will apply to transactions posted to your account during the first six months following issuance of your card.

The Introductory APR for balance transfers will apply to transactions posted to your account until . Any existing balances on Nizari Progressive Federal 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 prevailing non-introductory 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:

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

**For California Borrowers, the Standard Mastercard and 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 five or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$50.00.

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.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$66.00.

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