

**APPLICATION AND
SOLICITATION
DISCLOSURE**



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

APR for Cash Advances	<p>Platinum MasterCard to , 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 MasterCard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>World Rewards MasterCard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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	If you are charged interest, the charge will be no less than \$0.50 .
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 - Convenience Check Fee - Foreign Transaction Fee	<p>\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater</p> <p>\$10.00 or 2.00% of the amount of each cash advance, whichever is greater</p> <p>\$5.00 or 2.00% of the amount of each convenience check, whichever is greater</p> <p>1.00% of each transaction in U.S. dollars completed outside the U.S.</p> <p>1.00% of each transaction in U.S. dollars completed in a foreign currency</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$39.00</p> <p>Up to \$25.00</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Platinum MasterCard: The Introductory APR for purchases and 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 Aspire Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR - Platinum Rewards MasterCard, World Rewards MasterCard: 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 Aspire Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR - Platinum MasterCard: 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.

Loss of Introductory APR - Platinum Rewards MasterCard, World Rewards MasterCard: We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

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 Platinum MasterCard, Platinum Rewards MasterCard and World Rewards 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee: \$28.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$39.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge): \$5.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge): \$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Convenience Check Fee (Finance Charge): \$5.00 or 2.00% of the amount of each convenience check, whichever is greater.

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.

Card Replacement Fee: \$10.00.

Document Copy Fee: \$5.00.

Emergency Card Replacement Fee: \$100.00.

Rush Fee: \$25.00.

Statement Copy Fee: \$5.00.

Design Your Own Card Fee: \$10.00.

Stop Payment on Convenience Check Fee: \$25.00.

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