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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>MasterCard Copper Card</b>  <b>MasterCard Platinum Rewards</b>
<b>APR for Balance Transfers</b>	<b>MasterCard Copper Card</b>  <b>MasterCard Platinum Rewards</b>
<b>APR for Cash Advances</b>	<b>MasterCard Copper Card</b>  <b>MasterCard Platinum Rewards</b>
<b>Penalty APR and When it Applies</b>	<b>MasterCard Copper Card</b>  <b>MasterCard Platinum Rewards</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee - MasterCard Copper Card - Annual Fee - MasterCard Platinum Rewards	<b>None</b> <b>\$49.00</b> , fee may be waived
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - MasterCard Copper Card - Foreign Transaction Fee - MasterCard Platinum Rewards - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>

<b>Penalty Fees</b>	
- Late Payment Fee - MasterCard Copper Card	<b>None</b>
- Late Payment Fee - MasterCard Platinum Rewards	Up to <b>\$25.00</b>
- Over-the-Credit Limit Fee	<b>None</b>
- Returned Payment Fee - MasterCard Copper Card	<b>None</b>
- Returned Payment Fee - MasterCard Platinum Rewards	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

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

**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 MasterCard Copper Card and MasterCard Platinum Rewards 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:**

Annual Fee - MasterCard Platinum Rewards :

\$49.00. This fee is waived if you maintain a PCMCU Rewards Savings, including required services, plus select electronic statements on all accounts. If your account is subject to an Annual Fee, the fee will be charged to your account upon the issuance of your card. Each year following, the Annual Fee will be charged to your account during the same month that you were first charged the fee. The fee will be charged each year until your account is closed and paid in full.

Late Payment Fee - MasterCard Platinum Rewards :

\$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.

Returned Payment Fee - MasterCard Platinum Rewards :

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

Card Replacement Fee - MasterCard Platinum Rewards :

\$25.00.

Pay-by-Phone Fee - MasterCard Platinum Rewards :

\$5.00.

Rush Fee - MasterCard Platinum Rewards :

\$25.00.

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