



475 NW Hoffman Lane
Des Moines, Iowa 50313

**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Onyx Mastercard</p> <p>Platinum Mastercard</p>
APR for Balance Transfers	<p>Onyx Mastercard</p> <p>Platinum Mastercard</p>
APR for Cash Advances	<p>Onyx Mastercard</p> <p>Platinum Mastercard</p>
Penalty APR and When it Applies	<p>Onyx Mastercard</p> <p>Platinum Mastercard</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.
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	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
- Program Fee	None
- Participation Fee	None
- Additional Card Fee	None
- Application Fee	None
Transaction Fees	
- Balance Transfer Fee	None
- Cash Advance Fee	None
- Foreign Transaction Fee	0.80% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency
- Transaction Fee for Purchases	None

Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$25.00
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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.

Other Fees & Disclosures:

Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$1.00.

Rush Fee:

\$25.00 second day.

Statement Copy Fee:

\$1.00 per document.

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