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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



| <b>Interest Rates and Interest Charges</b>                                |   |
|---|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <p><b>Platinum</b><br/> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards</b><br/> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <b>APR for Balance Transfers</b>  | <p><b>Platinum</b><br/> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards</b><br/> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <b>APR for Cash Advances</b>  | <p><b>Platinum</b><br/> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Rewards</b><br/> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <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>Transaction Fees</b><br>- Foreign Transaction Fee                      | <b>1.00%</b> of each transaction in U.S. dollars  |

|                        |                      |
|------------------------|----------------------|
| <b>Penalty Fees</b>    |                      |
| - Late Payment Fee     | Up to <b>\$25.00</b> |
| - Returned Payment Fee | 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.

**Missouri Fee Notice:**

Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

**For California Borrowers, the Platinum and Platinum Rewards are secured credit cards. Credit extended under these credit card accounts are 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:**

The following fees do not apply to borrowers in the State of Missouri: Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee, Unreturned Card Fee, and Pay-by-Phone Fee.

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 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:

\$15.00.

Document Copy Fee:

\$5.00.

Emergency Card Replacement Fee:

\$150.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$50.00.

Statement Copy Fee:

\$5.00.