credit human
A Federal Credit Union

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APPLICATION AND SOLICITATION DISCLOSURE

mastercard

REWARDS PREFERRED MASTERCARD LEVEL I
REWARDS PREFERRED MASTERCARD LEVEL II
REWARDS PREFERRED MASTERCARD LEVEL III

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Rewards Preferred Mastercard Level I** **2.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **13.40%**. This APR will vary with the market based on the Prime Rate. **Rewards Preferred Mastercard Level II** **5.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **16.40%**. This APR will vary with the market based on the Prime Rate. **Rewards Preferred Mastercard Level III** **8.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **17.99%**. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Rewards Preferred Mastercard Level I** **5.90%** **Rewards Preferred Mastercard Level II** **8.90%** **Rewards Preferred Mastercard Level III** **11.90%**
APR for Cash Advances	**Rewards Preferred Mastercard Level I** **2.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **13.40%**. This APR will vary with the market based on the Prime Rate. **Rewards Preferred Mastercard Level II** **5.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **16.40%**. This APR will vary with the market based on the Prime Rate. **Rewards Preferred Mastercard Level III** **8.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **17.99%**. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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.
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	
Transaction Fees - Foreign Transaction Fee	 **1.10%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** Up to **$25.00**

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

Loss of Introductory APR:
We may end your Introductory APR for purchases and cash advances 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: November 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Rewards Preferred Mastercard Level I, Rewards Preferred Mastercard Level II and Rewards Preferred Mastercard Level III 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 one or more days late in making a payment.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:
$25.00 overnight.

Statement Copy Fee:
$2.00.

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