gr consumers CREDIT UNION
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APPLICATION AND SOLICITATION DISCLOSURE

mastercard

GOLD MASTERCARD/CLASSIC MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Gold Mastercard** **6.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **10.65%**. **Classic Mastercard** **6.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **14.65%**.
APR for Balance Transfers	**Gold Mastercard** **6.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **10.65%**. **Classic Mastercard** **6.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **14.65%**.
APR for Cash Advances	**Gold Mastercard** **6.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **10.65%**. **Classic Mastercard** **6.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **14.65%**.
Penalty APR and When it Applies	**Gold Mastercard** **None** **Classic Mastercard** **None**
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	 **None**

SEE NEXT PAGE for more important information about your account.

Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Returned Payment Fee	Up to **$25.00**

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

Promotional Period for Introductory APR:
The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six billing cycles following issuance of your card. Any existing balances on GR Consumers Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:
The information about the costs of the card described in this application is accurate as of: February 12, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Gold Mastercard and Classic 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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
<u>Late Payment Fee:</u>
$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.

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

<u>Card Replacement Fee:</u>
$15.00.

<u>Document Copy Fee:</u>
$3.00.

<u>Rush Fee:</u>
$30.00.

<u>Statement Copy Fee:</u>
$3.00.

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