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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for Purchases**

**Signature**

Introductory APR until balance subject to Introductory APR is paid off.

After that, your APR will be . This APR will vary with the market based on the Prime Rate.

**Go Traditional Rewards**

, **or** Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.

After that, your APR will be , **or** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Now Non-Rewards**

, **or** Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.

After that, your APR will be , **or** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Go Traditional Rewards Secured**

Introductory APR until balance subject to Introductory APR is paid off.

After that, your APR will be . This APR will vary with the market based on the Prime Rate.

**Now Non-Rewards Secured**

Introductory APR until balance subject to Introductory APR is paid off.

After that, your APR will be . This APR will vary with the market based on the Prime Rate.

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|---|---|
| <p><b>APR for Balance Transfers</b></p> | <p><b>Signature</b><br/>Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Go Traditional Rewards</b><br/>, <b>or</b> Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.</p> <p>After that, your APR will be , <b>or</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Now Non-Rewards</b><br/>, <b>or</b> Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.</p> <p>After that, your APR will be , <b>or</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Go Traditional Rewards Secured</b><br/>Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Now Non-Rewards Secured</b><br/>Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> |
| <p><b>APR for Cash Advances</b></p>     | <p><b>Signature</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Go Traditional Rewards</b><br/>, <b>or</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>Now Non-Rewards</b><br/>, <b>or</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>Go Traditional Rewards Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Now Non-Rewards Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>  |

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| <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>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>\$15.00 or 5.00%</b> of the amount of each cash advance, whichever is greater<br><b>1.00%</b> of each transaction in U.S. dollars   |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee        | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b>   |

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Altra Federal 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:  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Signature, Go Traditional Rewards, Now Non-Rewards, Go Traditional Rewards Secured and Now Non-Rewards Secured 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](http://www.dfs.ny.gov).

**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.

Cash Advance Fee (Finance Charge):

\$15.00 or 5.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$5.00 per document.

Rush Fee:

\$15.00.



SEE NEXT PAGE for more important information about your account.

Statement Copy Fee:

\$5.00 per document.

Balance Transfer Stop Payment Fee:

\$25.00.

Expedited Pay-by-Phone Payment Fee:

\$5.00.

Annual Summary Fee:

\$15.00.

Account Research Fee:

\$25.00 per hour, minimum of \$25.00.