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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**MASTERCARD**

| <b>Interest Rates and Interest Charges</b>   |  |
|--|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>  | <b>12.90% to 17.90%</b> , based on your creditworthiness.  |
| <b>APR for Balance Transfers</b>   | <b>12.90% to 17.90%</b> , based on your creditworthiness.  |
| <b>APR for Cash Advances</b>   | <b>12.90% to 17.90%</b> , based on your creditworthiness.  |
| <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>Set-up and Maintenance Fees</b><br>- Annual Fee<br>- Additional Card Fee                                | <b>None</b><br><b>None</b>   |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- International Transaction Fee | <b>None</b><br><b>None</b><br><b>2.00%</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>\$20.00</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: 9/20/2024

This information may have changed after that date. To find out what may have changed, contact Mocse Federal Credit Union.

**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 three or more days late in making a payment.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$20.00 or the amount of the returned convenience check, whichever is less.

SEE NEXT PAGE for more important information about your account.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.