

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of _____. You can call Us at (303) 427-5005 or (888) 766-7371, or write to Us at Sooper Credit Union, 5005 West 60th Avenue, Arvada, CO 80003 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>MasterCard Platinum: _____% Introductory APR for _____ months After that Your APR will be _____%. This APR will vary with the market based on the Prime Rate</p> <p>MasterCard Classic: _____% This APR will vary with the market based on the Prime Rate</p> <p>MasterCard Classic Secured: _____% This APR will vary with the market based on the Prime Rate</p>
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<p>APR For Balance Transfers</p>	<p>MasterCard Platinum: _____% Introductory APR for _____ months After that Your APR will be _____%. This APR will vary with the market based on the Prime Rate</p> <p>MasterCard Classic: _____% This APR will vary with the market based on the Prime Rate</p> <p>MasterCard Classic Secured: _____% This APR will vary with the market based on the Prime Rate</p>
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<p>APR For Cash Advances</p>	<p>MasterCard Platinum: _____% Introductory APR for _____ months After that Your APR will be _____%. This APR will vary with the market based on the Prime Rate</p> <p>MasterCard Classic: _____% This APR will vary with the market based on the Prime Rate</p> <p>MasterCard Classic Secured: _____% This APR will vary with the market based on the Prime Rate</p>
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<p>How to Avoid Paying Interest on Purchases</p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed within 25 days of Your statement closing date.</p>
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<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
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Fees

<p>Transaction Fees</p> <ul style="list-style-type: none"> • Foreign Transaction 	<p>1.10% of each foreign currency transaction in U.S. Dollars. 0.90% of each U.S. Dollar transaction that occurs in a foreign country.</p>
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<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25.00 Up to \$25.00</p>
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."