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**APPLICATION AND SOLICITATION DISCLOSURE**



**MASTERCARD/VISA**

**Interest Rates and Interest Charges**

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

**World Mastercard**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Signature Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**IM Visa Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**IM Visa Signature Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**MAF Visa Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**MAF Visa Signature Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Cash Rewards Visa**

**0%** Introductory APR for a period of 6 billing cycles.

After that, your APR will be **18.49% to 32.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**APR for Balance Transfers****World Mastercard**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Signature Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**IM Visa Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**IM Visa Signature Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49%** to **28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**MAF Visa Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49% to 28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**MAF Visa Signature Rewards**

**0%** Introductory APR for a period of 12 billing cycles.

After that, your APR will be **14.49%** to **28.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Cash Rewards Visa**

**0%** Introductory APR for a period of 6 billing cycles.

After that, your APR will be **18.49% to 32.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

<p><b>APR for Cash Advances</b></p>	<p><b>World Mastercard</b>  <b>14.49% to 28.49%</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>Visa Rewards</b>  <b>14.49% to 28.49%</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>Visa Signature Rewards</b>  <b>14.49% to 28.49%</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>IM Visa Rewards</b>  <b>14.49% to 28.49%</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>IM Visa Signature Rewards</b>  <b>14.49% to 28.49%</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>MAF Visa Rewards</b>  <b>14.49% to 28.49%</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>MAF Visa Signature Rewards</b>  <b>14.49% to 28.49%</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>Cash Rewards Visa</b>  <b>18.49% to 32.49%</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>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>Minimum Interest Charge</b></p>	<p>If you are charged interest, the charge will be no less than <b>\$1.00</b>.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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></p>
<p><b>Fees</b></p>	
<p><b>Annual Fee</b> - Annual Fee</p>	<p><b>None</b></p>

<b>Transaction Fees</b> Balance Transfer Fee World Mastercard, Visa Rewards, Visa Signature Rewards, IM Visa Rewards, IM Visa Signature Rewards, MAF Visa Rewards, MAF Visa Signature Rewards  Balance Transfer Fee Cash Rewards Visa  Cash Advance Fee World Mastercard, Visa Rewards, Visa Signature Rewards, IM Visa Rewards, IM Visa Signature Rewards, MAF Visa Rewards, MAF Visa Signature Rewards  Cash Advance Fee Cash Rewards Visa  Foreign Transaction Fee World Mastercard, Visa Rewards, Visa Signature Rewards, IM Visa Rewards, IM Visa Signature Rewards, MAF Visa Rewards, MAF Visa Signature Rewards  Foreign Transaction Fee Cash Rewards Visa	<b>\$5.00 or 2.00%</b> of the amount of each balance transfer, whichever is greater  <b>\$15.00 or 3.00%</b> of the amount of each balance transfer, whichever is greater  <b>\$5.00 or 2.00%</b> of the amount of each cash advance, whichever is greater  <b>\$15.00 or 3.00%</b> of the amount of each cash advance, whichever is greater  <b>1.00%</b> of each transaction in U.S. dollars  <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - World Mastercard, Visa Rewards, Visa Signature Rewards, IM Visa Rewards, IM Visa Signature Rewards, MAF Visa Rewards, and MAF Visa Signature Rewards:**

The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on Christian Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Promotional Period for Introductory APR - Cash Rewards Visa:**

The Introductory APR for purchases will apply to transactions posted to your account during the first 6 months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on Christian Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: December 20, 2025

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

For California Borrowers, the World Mastercard, Visa Rewards, Visa Signature Rewards, IM Visa Rewards, IM Visa Signature Rewards, MAF Visa Rewards, MAF Visa Signature Rewards and Cash Rewards Visa 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:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - World Mastercard, Visa Rewards, Visa Signature Rewards, IM Visa Rewards, IM Visa Signature Rewards, MAF Visa Rewards, MAF Visa Signature Rewards:

\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Balance Transfer Fee (Finance Charge) - Cash Rewards Visa:

\$15.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - World Mastercard, Visa Rewards, Visa Signature Rewards, IM Visa Rewards, IM Visa Signature Rewards, MAF Visa Rewards, MAF Visa Signature Rewards:

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Cash Advance Fee (Finance Charge) - Cash Rewards Visa:

\$15.00 or 3.00% 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.

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