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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**Interest Rates and Interest Charges**

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

**Mastercard Platinum**

Introductory APR for a period of                      billing cycles.

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

**Mastercard Platinum Rewards**

Introductory APR for a period of                      billing cycles.

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

**Mastercard Platinum Secured**

This APR will vary with the market based on the Prime Rate.

**Mastercard Business**

Introductory APR for a period of                      billing cycles.

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

SEE NEXT PAGE for more important information about your account.

<p><b>APR for Balance Transfers</b></p>	<p><b>Mastercard Platinum</b> Introductory APR for a period of _____ billing cycles.</p> <p>After that, your APR will be _____ to _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum Rewards</b> Introductory APR for a period of _____ billing cycles.</p> <p>After that, your APR will be _____ to _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Business</b> Introductory APR for a period of _____ billing cycles.</p> <p>After that, your APR will be _____ to _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Mastercard Platinum</b> to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Platinum Rewards</b> to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard Business</b> to _____, 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>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 - Mastercard Platinum Secured, Mastercard Business</p>	<p><b>\$35.00</b></p>
<p><b>Transaction Fees</b> - Balance Transfer Fee  - Cash Advance Fee - Mastercard Platinum, Mastercard Platinum Rewards, Mastercard Business - Foreign Transaction Fee</p>	<p><b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater  <b>1.00%</b> of each transaction in U.S. dollars</p>

SEE NEXT PAGE for more important information about your account.

<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$27.00</b>
- Returned Payment Fee	Up to <b>\$15.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Mastercard Platinum, Mastercard Platinum Rewards, Mastercard Business:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first months following the opening of your account. Any existing balances on L & N 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 Mastercard Platinum, Mastercard Platinum Rewards, Mastercard Platinum Secured and Mastercard Business 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Annual Fee - Mastercard Platinum Secured, Mastercard Business:

\$35.00.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - Mastercard Platinum, Mastercard Platinum Rewards, Mastercard Business:

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$15.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Emergency Card Replacement Fee:

\$75.00.

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