

PLATINUM MASTERCARD/SECURED MASTERCARD/PLATINUM REWARDS MASTERCARD/ UTA REWARDS MASTERCARD/UTA BLAZE MASTERCARD APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Platinum MasterCard 0.00% Introductory APR for a period of six billing cycles. After that your APR will be 8.90% to 17.90% , based on your creditworthiness.</p> <p>Secured MasterCard 11.90%</p> <p>Platinum Rewards MasterCard and UTA Rewards MasterCard 9.90% to 17.90% when you open your account, based on your creditworthiness.</p> <p>UTA Blaze MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p>
<p>APR for Balance Transfers</p>	<p>Platinum MasterCard 4.90% , 7.90% , or 9.90% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that your APR will be 8.90% to 17.90% , based on your creditworthiness.</p> <p>Secured MasterCard 11.90%</p> <p>Platinum Rewards MasterCard and UTA Rewards MasterCard 9.90% to 17.90% when you open your account, based on your creditworthiness.</p> <p>UTA Blaze MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p>
<p>APR for Cash Advances</p>	<p>Platinum MasterCard 4.90% , 7.90% , or 9.90% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that your APR will be 8.90% to 17.90% , based on your creditworthiness.</p> <p>Secured MasterCard 11.90%</p> <p>Platinum Rewards MasterCard and UTA Rewards MasterCard 9.90% to 17.90% when you open your account, based on your creditworthiness.</p> <p>UTA Blaze MasterCard 8.90% to 17.90% when you open your account, based on your creditworthiness.</p>

How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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.
Fees	
Annual Fee - Annual Fee - Platinum MasterCard, Platinum Rewards MasterCard and UTA Rewards MasterCard - Annual Fee - Secured MasterCard - Annual Fee - UTA Blaze MasterCard	None \$30.00 \$50.00
Transaction Fees - Foreign Transaction Fee	2.00% of each transaction in U.S. dollars completed outside the U.S. 2.00% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Platinum MasterCard – Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Platinum MasterCard – Loss of Introductory APR: We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of March 1, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$25.00 or the amount of the returned convenience check, whichever is less.