

## MISSION FEDERAL CREDIT UNION AGREEMENTS AND DISCLOSURES

### Mastercard® Preferred Platinum and Preferred Platinum Rewards Credit Card Terms and Conditions

#### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<p>Preferred Platinum: <b>1.99%</b> Introductory APR on purchases posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months.</p> <p>After that, your APR will be: <b>11.99% to 17.99%</b>, based on your creditworthiness.</p> <p>Preferred Platinum Rewards: <b>1.99%</b> Introductory APR on purchases posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months.</p> <p>After that, your APR will be: <b>12.99% to 17.99%</b>, based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p>Preferred Platinum: <b>1.99%</b> Introductory APR on balance transfers posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months.</p> <p>After that, your APR will be: <b>11.99% to 17.99%</b>, based on your creditworthiness.</p> <p>Preferred Platinum Rewards: <b>1.99%</b> Introductory APR on balance transfers posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months.</p> <p>After that, your APR will be: <b>12.99% to 17.99%</b>, based on your creditworthiness.</p>
<b>APR for Cash Advances and Convenience Checks</b>	<p>Preferred Platinum: <b>16.99% to 17.99%</b>, based on your creditworthiness.</p> <p>Preferred Platinum Rewards: <b>16.99% to 17.99%</b>, based on your creditworthiness.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on balance transfers, convenience checks and cash advances on the date the transaction posts to your account.
<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>

#### Fees

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Cash Advance	• <b>3%</b> of the amount of each item ( <b>\$3</b> minimum)
Balance Transfer	• <b>3%</b> of the amount of each item ( <b>\$3</b> minimum)
Convenience Check	• <b>3%</b> of the amount of each item ( <b>\$3</b> minimum)
Foreign Transaction	• <b>2%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
Late Payment	• Up to <b>\$25</b> for the first late payment in any 6-month period Up to <b>\$35</b> for each additional late payment in the same 6-month period
Returned Payment	• Up to <b>\$22</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your agreement.