



# Dutch Point CREDIT UNION

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## APPLICATION AND SOLICITATION DISCLOSURE



### PLATINUM REWARDS CLASSIC SECURED SIGNATURE CASH REWARDS ESSENTIAL

| Interest Rates and Interest Charges                      |  |
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| <p><b>Annual Percentage Rate (APR) for Purchases</b></p> | <p><b>Platinum Rewards</b><br/><b>13.25% to 17.99%</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>Classic Secured</b><br/><b>15.99%</b></p> <p><b>Signature Cash Rewards</b><br/><b>17.99% or 17.99%</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>Essential</b><br/><b>12.25% to 17.99%</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>APR for Balance Transfers</b></p>                  | <p><b>Platinum Rewards</b><br/><b>13.25% to 17.99%</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>Classic Secured</b><br/><b>15.99%</b></p> <p><b>Signature Cash Rewards</b><br/><b>17.99% or 17.99%</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>Essential</b><br/><b>0.00%</b> Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be <b>12.25% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |

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| <b>APR for Cash Advances</b>  | <b>Platinum Rewards</b><br><b>13.25% to 17.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br><b>Classic Secured</b><br><b>15.99%</b><br><br><b>Signature Cash Rewards</b><br><b>17.99% or 17.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br><b>Essential</b><br><b>12.25% to 17.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| <b>How to Avoid Paying Interest on Purchases</b>  | 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.   |
| <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>   |
| <b>Fees</b>   |  |
| <b>Annual Fee</b><br>- Annual Fee - Platinum Rewards, Signature Cash Rewards, Essential<br>- Annual Fee - Classic Secured   | <b>None</b><br><br><b>\$25.00</b>  |
| <b>Transaction Fees</b><br>- Balance Transfer Fee - Platinum Rewards, Classic Secured, Signature Cash Rewards<br>- Balance Transfer Fee - Essential<br>- Cash Advance Fee<br>- Foreign Transaction Fee - Platinum Rewards, Classic Secured, Essential<br>- Foreign Transaction Fee - Signature Cash Rewards | <b>None</b><br><br><b>\$5.00 or 3.00%</b> of the amount of each balance transfer, whichever is greater<br><b>\$10.00 or 3.00%</b> of the amount of each cash advance, whichever is greater<br><b>1.00%</b> of each transaction in U.S. dollars<br><br><b>None</b>  |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee  | Up to <b>\$28.00</b><br>Up to <b>\$20.00</b><br>Up to <b>\$20.00</b>   |

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

**Promotional Period for Introductory APR - Essential:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Dutch Point Credit Union Inc 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: July 31, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Platinum Rewards, Classic Secured, Signature Cash Rewards and Essential 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:

\$28.00 or the amount of the required minimum payment, whichever is less, if you are two or more days late in making a payment.

Annual Fee - Classic Secured:

\$25.00.

Balance Transfer Fee (Finance Charge) - Essential:

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

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

Over-the-Credit Limit Fee:

\$20.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$15.00.

Statement Copy Fee:

\$5.00.

Account Research Fee:

\$25.00 per hour.