

APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six billing cycles. After that, your APR will 11.00% to 15.00% , based on your be creditworthiness.
APR for Balance Transfers	0.00% Introductory APR for a period of six billing cycles. After that, your APR will 11.00% to 15.00% , based on your be creditworthiness.
APR for Cash Advances	15.00%
Penalty APR and When it Applies	17.99% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	We will begin charging you interest on purchases on the transaction date.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee	None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$15.00

How We Will Calculate Your Balance:

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

Balance Transfer Introductory APR:

Any existing balances on Brockport Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty 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:

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 Card is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer.

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:

None.

Document Copy Fee:

\$2.00 per document.

Rush Fee:

\$50.00.

Statement Copy Fee:

None.

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