Century Heritage FCU - Mastercard Platinum Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**8.50% to 17.50% when you open your account, based on your creditworthiness.**
APR for Balance Transfers	**8.50% to 17.50 when you open your account, based on your creditworthiness.**
APR for Cash Advances	**8.50% to 17.50 when you open your account, based on your creditworthiness.**
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. We will begin charging interest on balance transfers and cash advances on the transaction date.
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	
Transaction Fees	
- Balance Transfer	**None**
- Cash Advance	**None**
- Foreign transaction Fee	**1.00%** of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
- Over-the-Credit Limit	**None**
- Returned Payment Fee	$15.00 or the amount of the required minimum payment, whichever is less.

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement for more details.

Billing Rights
Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Effective Date.
The information about the costs of the card described in the application is accurate as of October 1, 2026. This information may have changed after that date. To find out what may have changed, contact Century Heritage.

OTHER DISCLOSURES

Rush Fee	$30.00
Emergency Card Replacement Fee	$30.00
Card Replacement Fee	$25.00