



Credit Union ONE
400 E. Nine Mile Road
Ferndale, MI 48220

**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Achieve Mastercard Introductory APR for 365 days from the first qualifying purchase.</p> <p>After that, your APR will be _____, _____, _____, _____, _____ or _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Access Mastercard This APR will vary with the market based on the Prime Rate.</p> <p>Achieve Rewards Mastercard _____, _____, _____, _____, _____ or _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Achieve Mastercard Introductory APR for 365 days from the first qualifying balance transfer.</p> <p>After that, your APR will be _____, _____, _____, _____, _____ or _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Access Mastercard This APR will vary with the market based on the Prime Rate.</p> <p>Achieve Rewards Mastercard _____, _____, _____, _____, _____ or _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Achieve Mastercard This APR will vary with the market based on the Prime Rate.</p> <p>Access Mastercard This APR will vary with the market based on the Prime Rate.</p> <p>Achieve Rewards Mastercard This APR will vary with the market based on the Prime Rate.</p>

Penalty APR and When it Applies	Achieve Mastercard This APR will vary with the market based on the Prime Rate. Access Mastercard This APR will vary with the market based on the Prime Rate. Achieve Rewards Mastercard This APR will vary with the market based on the Prime Rate. 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.
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.
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	
Transaction Fees - Balance Transfer Fee - Achieve Mastercard - Balance Transfer Fee - Access Mastercard, Achieve Rewards Mastercard - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer None \$10.00 or 2.00% of the amount of each cash advance, whichever is greater 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 \$30.00 Up to \$27.00

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

Promotional Period for Introductory APR - Achieve Mastercard: The Introductory APR for purchases and balance transfers will apply to transactions posted to Your Account from _____ until _____. The Introductory APR for purchases will remain on the Your Account for 365 days from the first qualifying transactions. 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. The Introductory APR for balance transfers will remain on Your Account for 365 days from the first qualifying transaction. Any existing balances on Credit Union ONE 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 Achieve Mastercard, Access Mastercard and Achieve Rewards Mastercard 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:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge) - Achieve Mastercard:

3.00% of each balance transfer during the promotional period.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$25.00.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.