



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

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**ACHIEVE MASTERCARD/ACCESS MASTERCARD/ACHIEVE  
REWARDS MASTERCARD**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Achieve Mastercard</b> <b>14.50%, 15.50%, 16.50%, 20.50%, 23.50% or 25.50%</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>Access Mastercard</b> <b>23.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Achieve Rewards Mastercard</b> <b>4.99%</b> Introductory APR for 365 days from the date of the first qualifying transaction after account opening.</p> <p>After that, your APR will be <b>17.50%, 18.25%, 19.75%, 23.50%, 25.50% or 27.50%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>Achieve Mastercard</b> <b>14.50%, 15.50%, 16.50%, 20.50%, 23.50% or 25.50%</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>Access Mastercard</b> <b>23.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Achieve Rewards Mastercard</b> <b>4.99%</b> Introductory APR for 365 days from the date of the first qualifying transaction after account opening.</p> <p>After that, your APR will be <b>17.50%, 18.25%, 19.75%, 23.50%, 25.50% or 27.50%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

<b>APR for Cash Advances</b>	<p><b>Achieve Mastercard</b> <b>27.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Access Mastercard</b> <b>27.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Achieve Rewards Mastercard</b> <b>27.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>Achieve Mastercard</b> <b>27.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Access Mastercard</b> <b>27.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Achieve Rewards Mastercard</b> <b>27.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make three consecutive minimum payments when due.</p>
<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>Minimum Interest Charge</b>	<b>None</b>
<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>Transaction Fees</b> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> </ul>	<p><b>None</b></p> <p><b>\$10.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater</p> <p><b>2.00%</b> of each transaction in U.S. dollars completed outside the U.S.</p> <p><b>2.00%</b> of each transaction in U.S. dollars completed in a foreign currency</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Returned Payment Fee</li> </ul>	<p>Up to <b>\$30.00</b></p> <p>Up to <b>\$27.00</b></p>

#### **How We Will Calculate Your Balance:**

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

SEE NEXT PAGE for more important information about your account.

**Promotional Period for Introductory APR - Achieve Rewards Mastercard:**

The Introductory APR for purchases and 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 Credit Union ONE loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**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: April 1, 2025  
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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**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.

**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.