

## Important Mastercard Plus Credit Card Disclosure

The following disclosure represents important details concerning your credit card.

The information below regarding the fees associated with these cards is accurate as of the effective date shown below. You can call 800-821-5104 or write to us at APCI Federal Credit Union, PO Box 20147, Lehigh Valley PA 18002-0147, to inquire if any changes occurred since the effective date.

<b>APCI Federal Credit Union Mastercard® Plus</b>	
<b>Credit Limit</b>	<b>up to \$25,000</b>
<b>Interest Rate &amp; Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b>	<b>8.90% APR</b>
<b>Paying Interest</b>	We will not charge you interest on purchases if you pay your entire balance owed each month within 25 days of your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Protection Bureau</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://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> · Balance Transfer · Cash Advance · Foreign Transaction	<b>None</b> <b>None</b> 1.0% of each foreign currency transaction in US dollars. 0.8% of each US dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b> · Late Payment · Over the Credit Limit · Returned Payment	<b>None</b> <b>None</b> <b>None</b>

**How We Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your Account Agreement for details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.