

## CONSUMERS CREDIT UNION IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at (800) 991-2221 or Consumers Credit Union, P.O. Box 525, Oshtemo, MI 49077-0525 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	Consumers Low Rate Mastercard	Consumers Rewards Mastercard	Consumers Cash Back Mastercard
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>4.99%</b> Introductory APR for the first 7 billing cycles following account opening. After that, your Standard APR will be  <b>10.49% - 22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>16.49% - 22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>18.49% - 22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>14.49% - 22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>20.49% - 22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<b>22.49% - 22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	Introductory <b>0% APR</b> on balance transfers for the first 7 billing cycles following account opening when the balance is transferred. For any transfers completed more than 60 days after account opening, your Standard APR will be <b>14.49% - 22.99%</b> depending on your credit history. The APR will vary with the market based on the Prime Rate.	Introductory <b>0% APR</b> on balance transfers for the first 7 billing cycles following account opening when the balance is transferred. For any transfers completed more than 60 days after account opening, your Standard APR will be <b>20.49% - 22.99%</b> depending on your credit history. The APR will vary with the market based on the Prime Rate.	Introductory <b>0% APR</b> on balance transfers for the first 7 billing cycles following account opening when the balance is transferred. For any transfers completed more than 60 days after account opening, your Standard APR will be <b>22.49% - 22.99%</b> depending on your credit history. The APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>22.99%</b> This APR may be applied to your account if you make a payment that is late 60 days or more. <b>How Long Will the Penalty APR Apply?</b> If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.		
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
<b>For Credit Card Tips from the Consumer Financial 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://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		

**SEE NEXT PAGE for more important information about this account**

FEES:	
<b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"> <li>• Annual Fee:</li> </ul>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction &amp; Cross-Border Assessment:</li> </ul>	<p><b>4%</b> of the amount of each balance transfer with a minimum of <b>\$5.00</b></p> <p><b>4%</b> of the amount of each cash advance with a minimum of <b>\$5.00</b></p> <p><b>2%</b> of each transaction in U.S. dollars regardless of whether the transaction involves a currency conversion and <b>0.008%</b> of the Issuer Settlement Amount and <b>0.002%</b> of the Issuer Settlement Amount if there is a currency conversion.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Over-the-Credit Limit:</li> <li>• Returned Payment:</li> </ul>	<p>Up to <b>\$28.00</b> if your payment is late.</p> <p>None</p> <p>Up to <b>\$28.00</b> if your payment is returned for any reason.</p>

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

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.