



APPLICATION AND SOLICITATION DISCLOSURE



MASTERCARD PLATINUM/MASTERCARD REWARDS/MASTERCARD SECURED

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>MasterCard Platinum</b>  <b>2.99%</b> Introductory APR for a period of 16 billing cycles.</p> <p>After that, your APR will be <b>13.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Rewards</b>  <b>14.99% to 18.00%</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>MasterCard Secured</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>MasterCard Platinum</b>  <b>2.99%</b> Introductory APR for a period of 16 billing cycles.</p> <p>After that, your APR will be <b>13.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Rewards</b>  <b>14.99% to 18.00%</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>MasterCard Secured</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

<b>APR for Cash Advances</b>	<b>MasterCard Platinum</b> <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.  <b>MasterCard Rewards</b> <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.  <b>MasterCard Secured</b> <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.
<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>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>Set-up and Maintenance Fees</b> - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	<b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee  - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$40.00</b> <b>None</b> Up to <b>\$40.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - MasterCard Platinum:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 16 months following issuance of your card. Any existing balances on Suffolk Federal Credit Union 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 prevailing non-introductory 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: November 15, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the MasterCard Platinum, MasterCard Rewards and MasterCard Secured 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are three 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 \$40.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$5.00.

Statement Copy Fee:

\$5.00.

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