

**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for Purchases**

**Greater Every Day Points**

**to**

Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.

After that, or if you do not qualify for an Introductory APR, your APR will be **to**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Greater Every Day Cashback**

**to**

Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.

After that, or if you do not qualify for an Introductory APR, your APR will be **to**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Greater Every Day Low Rate**

**to**

Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.

After that, or if you do not qualify for an Introductory APR, your APR will be **to**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Greater Every Day Secured**

This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<b>APR for Balance Transfers</b>	<p><b>Greater Every Day Points</b>  <b>to</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>to</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Greater Every Day Cashback</b>  <b>to</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>to</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Greater Every Day Low Rate</b>  <b>to</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>to</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Greater Every Day Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Greater Every Day Points</b>  <b>to</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>Greater Every Day Cashback</b>  <b>to</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>Greater Every Day Low Rate</b>  <b>to</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>Greater Every Day Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>
<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>  <b>\$10.00 or 2.00%</b> of the amount of each cash advance, whichever is greater  <b>None</b></p>

SEE NEXT PAGE for more important information about your account.

<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$29.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Greater Every Day Points, Greater Every Day Cashback, Greater Every Day Low Rate:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card.

**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:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Greater Every Day Points, Greater Every Day Cashback, Greater Every Day Low Rate and Greater Every Day 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 one or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% 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 \$29.00 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 \$29.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$15.00.

Emergency Card Replacement Fee:

\$10.00.

SEE NEXT PAGE for more important information about your account.

Pay-by-Phone Fee:

\$20.00.

PIN Replacement Fee:

\$20.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$5.00.