



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Platinum Rewards Introductory APR for six months from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rate Saver Introductory APR for six months from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Classic Secured</p>
<p>APR for Balance Transfers</p>	<p>Platinum Rewards Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rate Saver Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Classic Secured</p>

SEE NEXT PAGE for more important information about your account.

<p>APR for Cash Advances</p>	<p>Platinum Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rate Saver to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Classic Secured</p>
<p>Penalty APR and When it Applies</p>	<p>Platinum Rewards</p> <p>Rate Saver</p> <p>Classic Secured</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<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>
<p>Minimum Interest Charge</p>	<p>None</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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 http://www.consumerfinance.gov/learnmore.</p>
<p>Fees</p>	
<p>Set-up and Maintenance Fees</p> <ul style="list-style-type: none"> - Annual Fee - Platinum Rewards, Rate Saver - Annual Fee - Classic Secured - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee 	<p>None</p> <p>\$15.00</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases 	<p>\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater</p> <p>3.00% of the amount of each cash advance</p> <p>1.00% of each transaction in U.S. dollars</p> <p>None</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> - Late Payment Fee - Returned Payment Fee 	<p>Up to \$15.00</p> <p>Up to \$15.00</p>

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

SEE NEXT PAGE for more important information about your account.

Promotional Period for Introductory APR - Platinum Rewards, Rate Saver:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Heritage Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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

For California Borrowers, the Platinum Rewards, Rate Saver and Classic 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.

Other Fees & Disclosures:Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Annual Fee - Classic Secured:

\$15.00.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$4.95.

Rush Fee:

\$100.00.

Statement Copy Fee:

\$5.00 per document.

Retrieval Request Fee:

\$15.00.