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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Cashback Mastercard 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>Teal Mastercard 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>APR for Balance Transfers</p>	<p>Cashback Mastercard 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>Teal Mastercard 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>APR for Cash Advances</p>	<p>Cashback Mastercard 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>Teal Mastercard 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>Penalty APR and When it Applies</p>	<p>Cashback Mastercard</p> <p>Teal Mastercard</p>

How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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.
Fees	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None \$5.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$20.00) 1.00% of each transaction in U.S. dollars completed outside the U.S. 1.00% of each transaction in U.S. dollars completed in a foreign currency None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 None Up to \$20.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

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

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.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$20.00.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

\$10.00.

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

None.

Rush Fee:

\$35.00 second day.

Unreturned Card Fee:

None.

Statement Copy:

\$3.00.

Document Copy:

\$3.00.

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