



UMassFive College Federal Credit Union  
200 Westgate Center Drive / PO Box 1060  
Hadley, MA 01035  
(800) 852-5886  
www.umassfive.coop

## APPLICATION AND SOLICITATION DISCLOSURES

### IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of \_\_\_\_\_. You can contact us toll free at (800) 852-5886 to inquire if any changes occurred since the effective date.

| INTEREST RATES and INTEREST CHARGES:                                      |                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                              |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           | Low Rate VISA Platinum                                                                                                                                                                                                                                                                                                                                                                                                       | Cash Back VISA Signature                                                                                                                     |
| <b>Annual Percentage Rate (APR) for Purchases &amp; Balance Transfers</b> | <b>12.75%, 13.75%, 14.75%, or 16.75%</b><br>depending on your credit history.<br>This APR will vary with the market based on the Prime Rate.                                                                                                                                                                                                                                                                                 | <b>15.75%, 16.75%, 17.75%, or 18.00%</b><br>depending on your credit history.<br>This APR will vary with the market based on the Prime Rate. |
| <b>APR for Cash Advances</b>                                              | <b>12.75%, 13.75%, 14.75%, or 16.75%</b><br>depending on your credit history.<br>This APR will vary with the market based on the Prime Rate.                                                                                                                                                                                                                                                                                 | <b>17.75%, or 18.00%</b><br>depending on your credit history.<br>This APR will vary with the market based on the Prime Rate.                 |
| <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, otherwise we will charge you interest as of the date the purchase transaction posted to your account. We will begin charging interest on cash advances and balance transfers on the date the transaction posts to your account. |                                                                                                                                              |
| <b>Minimum Interest Charge</b>                                            | None                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                              |
| <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>                                                                                                                                                                           |                                                                                                                                              |

| FEES:                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                             | Low Rate VISA Platinum                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Cash Back VISA Signature                                                                                                                                                |
| <b>Fees to Open or Maintain your Account</b><br>- Annual Fee:<br>- Application Fee:         | None<br>None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | None<br>None                                                                                                                                                            |
| <b>Transaction Fees</b><br>- Balance Transfer:<br>- Cash Advance:<br>- Foreign Transaction: | None<br><b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater.<br><b>1.00%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion; <b>0.80%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion.                                                                                                                                                                                                                                                                 | <b>3%</b> of the amount of each transfer (maximum: <b>\$30.00</b> )<br><b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater.<br>None |
| <b>Penalty Fees</b><br>- Late Payment:<br>- Over-the-Credit Limit:<br>- Returned Payment:   | Up to <b>\$27.00</b> or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the initial violation, you will be charged up to <b>\$38.00</b> or the amount of the required minimum payment, whichever is less.<br>None<br>Up to <b>\$27.00</b> the first time your payment is returned for any reason within the following 6 billing cycles, you will be charged up to <b>\$38.00</b> for each returned payment. |                                                                                                                                                                         |

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

**Minimum Payment Requirement:** \$25.00 or 2% of balance plus the full amount of any balance in excess of your credit limit.