

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at 844-845-8538 or 2573 Credit Union Drive, Prior Lake, MN 55372 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:				
	Start Here	Rewards	Platinum Preferred	Secured Start Here
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	% This APR will vary with the market based on the Prime Rate.	% This APR will vary with the market based on the Prime Rate.	% This APR will vary with the market based on the Prime Rate.	% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<p>% This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you make a payment that is late 60 days or more or a returned payment causes the account to become 60 days or more past due.</p> <p>How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.</p>			
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.			
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:	
Fees to Open or Maintain your Account <ul style="list-style-type: none"> • Annual Fee: • Application Fee: 	None None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer: • Cash Advance: • Foreign Transaction: 	None 2% of the amount of each cash advance (minimum: \$10.00) 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment: • Over-the-Credit Limit: • Returned Payment: 	Up to \$25.00 the first time your payment is late. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to \$35.00 for each late payment. None Up to \$25.00 if your payment is returned for any reason

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