After we finish our investigation, one of two things will happen:

1. Using Your Account — If you are approved for an account, the Credit Union will establish a line of credit for you. You may use your account credit line is the maximum approved amount that you are allowed to charge on your account. The Consumer Financial Protection Bureau (CFPB) or using a credit card, visit the website of

2. Notice of Error — If you notice an error in your account record and you believe you are eligible to report the error, you may make a stop payment request orally or in writing. Your request must be made with sufficient time in advance of the payment date. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Consumer Financial Protection Bureau (CFPB) or using a credit card, visit the website of

How to Calculate Variable Annual Percentage Rates (APR) and Calculate Daily Periodic Rates (DPR): Unify an introductory or promotional APR is in effect, we add the Prime Rate ("index") to a Margin to determine your APR. DPR is calculated by dividing the applicable APR by 365 (366 in a leap year). See table below for details.

<table>
<thead>
<tr>
<th>APR for Balance Transfers</th>
<th>APR for Cash Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.25% to 18.00% MasterCard Platinum Card with Rewards</td>
<td>9.25% to 18.00% MasterCard Platinum Card with Rewards</td>
</tr>
<tr>
<td>14.25% to 18.00% MasterCard Platinum Day with Rewards</td>
<td>14.25% to 18.00% MasterCard Platinum Day with Rewards</td>
</tr>
<tr>
<td>Rate based on:</td>
<td>Rate based on:</td>
</tr>
<tr>
<td>- Creditworthiness</td>
<td>- Creditworthiness</td>
</tr>
<tr>
<td>The APFR will vary with the market based on the Prime Rate.</td>
<td>The APFR will vary with the market based on the Prime Rate.</td>
</tr>
</tbody>
</table>

Within 30 days of receiving your letter, we must tell you that we received your letter. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Consumer Financial Protection Bureau (CFPB) or using a credit card, visit the website of

How to Determine Variable Annual Percentage Rates (APR) and Calculate Daily Periodic Rates (DPR): Unify an introductory or promotional APR is in effect, we add the Prime Rate ("index") to a Margin to determine your APR. DPR is calculated by dividing the applicable APR by 365 (366 in a leap year). See table below for details.

<table>
<thead>
<tr>
<th>APR for Purchases</th>
<th>APR for Balance Transfers</th>
<th>APR for Cash Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.25% to 18.00% MasterCard Platinum Night with Rewards</td>
<td>9.25% to 18.00% MasterCard Platinum Night with Rewards</td>
<td>9.25% to 18.00% MasterCard Platinum Night with Rewards</td>
</tr>
<tr>
<td>14.25% to 18.00% MasterCard Platinum Day with Rewards</td>
<td>14.25% to 18.00% MasterCard Platinum Day with Rewards</td>
<td>14.25% to 18.00% MasterCard Platinum Day with Rewards</td>
</tr>
<tr>
<td>Rate based on:</td>
<td>Rate based on:</td>
<td>Rate based on:</td>
</tr>
<tr>
<td>- Creditworthiness</td>
<td>- Creditworthiness</td>
<td>- Creditworthiness</td>
</tr>
<tr>
<td>The APFR will vary with the market based on the Prime Rate.</td>
<td>The APFR will vary with the market based on the Prime Rate.</td>
<td>The APFR will vary with the market based on the Prime Rate.</td>
</tr>
</tbody>
</table>

To determine your rate, we will look at your account and if it is a card account, we will consider your past credit use and your current financial condition. You may use your card to make purchases from merchants and others who accept your card. The credit union is not responsible for the refusal of any merchant or financial institution to honor your card. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. In addition, you may obtain cash advances from the Credit Union, from other financial institutions that accept your card, and from some national automated teller machines (ATMs) or by using your card account. If the credit union authorizes ATM transactions with your card, it will issue you a personal identification number (PIN). To obtain cash advances from an ATM, you must use the PIN issued to you for use with your card. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Even if you use your card for an illegal transaction, you will be responsible for all amounts and charges incurred in connection with the transaction. If you are permitted to obtain cash advances on your account, you may

If you receive our explanation but still believe your bill is wrong, you must write to us within 90 days of receiving our explanation. In your letter, give us the remainder of your balance. We may then report you as delinquent without also reporting that you are questioning your bill. We must pay the amount in question.

Within 90 days of receiving your letter, we will either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error:

- You cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

1. If we make a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

2. If we do not believe there was a mistake: You will have to pay the amount in question, plus applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 90 days telling us that you still refuse to pay. If so we, or the CFPB, will consider your account as delinquent without also reporting that you are questioning your bill. We must pay the amount in question.

Within 90 days of receiving your letter, we will either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error:

- You cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

1. If we make a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

2. If we do not believe there was a mistake: You will have to pay the amount in question, plus applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 90 days telling us that you still refuse to pay. If so we, or the CFPB, will consider your account as delinquent without also reporting that you are questioning your bill. We must pay the amount in question.

Within 90 days of receiving your letter, we will either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error:

- You cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

1. If we make a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

2. If we do not believe there was a mistake: You will have to pay the amount in question, plus applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 90 days telling us that you still refuse to pay. If so we, or the CFPB, will consider your account as delinquent without also reporting that you are questioning your bill. We must pay the amount in question.

Within 90 days of receiving your letter, we will either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error:

- You cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:
Your card to purchase instruments
Purchases and cash advances
itself receives or the government-mandated rate
advances made in foreign currencies.
As permitted by law, the Credit Union may charge interest
on your account. A fee will be charged for any
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,
for your account is variable, as indicated
in the billing cycle. This gives us
your account is subject to a Late Payment Fee,
that would ordinarily apply for that type of
transactions, including cash advances, and include, but
not be limited to, the following: the minimum payment,