SUN COMMUNITY FEDERAL CREDIT UNION 1068 Broadway • El Centro, CA 92243
(760) 337-4200 • (800) 404-3323
www.suncommunityfcu.org

APPLICATION AND SOLICITATION DISCLOSURE

mastercard.

PLATINUM MASTERCARD/JUMP-START MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Platinum Mastercard** **11.74% to 17.74%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Jump-Start Mastercard** **18.00%**
APR for Balance Transfers	**Platinum Mastercard** **3.99%** Introductory APR, for qualifying members, for a period of 12 billing cycles . After that, or if you do not qualify for the Introductory APR, your APR will be **11.74% to 17.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Platinum Mastercard** **17.50%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**Platinum Mastercard** **18.00%** **Jump-Start Mastercard** **None** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make one consecutive minimum payments when due.
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	
Annual Fee - Annual Fee	 **None**

SEE NEXT PAGE for more important information about your account.

Transaction Fees - Balance Transfer Fee - Platinum Mastercard - Cash Advance Fee - Platinum Mastercard - Foreign Transaction Fee - Transaction Fee for Purchases	 **3.00%** of the amount of each balance transfer **3.00%** of the amount of each cash advance **2.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$20.00** Up to **$20.00** Up to **$27.00**

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

Promotional Period for Introductory APR - Platinum Mastercard: The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account . Any existing balances on Sun Community Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR: We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 61 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 61 days late in making a payment.

Effective Date: The information about the costs of the card described in this application is accurate as of: September 18, 2025 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum Mastercard and Jump-Start Mastercard 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:
<u>Late Payment Fee:</u> $20.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

<u>Balance Transfer Fee (Finance Charge) - Platinum Mastercard:</u> 3.00% of each balance transfer.

<u>Cash Advance Fee (Finance Charge) - Platinum Mastercard:</u> 3.00% of each cash advance.

<u>Over-the-Credit Limit Fee:</u> $20.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

<u>Returned Payment Fee:</u> $27.00 or the amount of the required minimum payment, whichever is less.

<u>Returned Convenience Check Fee:</u> $27.00 or the amount of the returned convenience check, whichever is less.

<u>Emergency Card Replacement Fee:</u> $50.00.

<u>Pay-by-Phone Fee:</u> $7.50.

<u>Rush Fee:</u> $50.00 second day.

<u>Alternate Address Fee:</u> $12.00.