Safe 1 Credit Union MasterCard Credit Card Disclosure Summary

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**11.50%** to **19.75%** for **MasterCard Platinum with No Rewards** **13.50%** to **21.75%** for **MasterCard Platinum with Rewards** APRs are based on your creditworthiness at account opening. These APRs will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	**11.50%** to **19.75%** for **MasterCard Platinum with No Rewards** **13.50%** to **21.75%** for **MasterCard with Rewards** APRs are based on your creditworthiness at account opening. These APRs will vary with the market based on the Prime Rate.
APR for Cash Advances	**11.50%** to **19.75%** for **MasterCard Platinum with No Rewards** **13.50%** to **21.75%** for **MasterCard with Rewards** APRs are based on your creditworthiness at account opening. These APRs will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	**27.50%** will be applied to all balances and new transactions if your credit card account is delinquent 60 days or more. This **Penalty APR** will continue to apply until you make 6 consecutive, on-time payments and don't exceed your credit limit during this time period. If these requirements are met, your APR will be restored to the current APR governed by your original credit score.
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	If you are charged interest, the charge will be no less than **$1.00**
For Credit Card Tips from the Federal Reserve Board	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**
Fees	
Annual Fees	**None**
Transaction Fees	·Balance Transfer: **None** ·Cash Advance: **2% of transaction amount or $10, whichever is greater**. ·Foreign Transactions: **1%** of each transaction in U.S. dollars. (Foreign transactions may include transactions performed outside the United States and online purchases made within the United States but where the merchant is located internationally.)
Penalty Fees	·Late Payment: **$15** ·Returned Payment: **$25**

- **How We Will Calculate Your Interest:** We use a method called "average daily balance".
- **Reward Points:** One (1) reward point will be earned with each $1 spent on your MasterCard Platinum Rewards Card. Reward points will not be earned on cash advances and balance transfers.

The information disclosed above relating to variable rates and fees is accurate as of 10-14-2026. This information may change after this date. To find out what may have changed, you may visit any Safe 1 Credit Union branch or visit our website at www.safe1.org.