
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 **11/1/2025**. You can contact us (334) 598-4411 (if you request, we will reverse any long-distance charges that may be applicable) or P.O. Drawer 8, Daleville, AL 36322 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	Platinum MasterCard	Platinum CU Rewards MasterCard	Platinum Secured Rewards MasterCard
Annual Percentage Rate (APR) for Purchases	<u>9.99 % to 18.00 %</u> depending on your credit history.	<u>0 %</u> Introductory APR for 12 months for any purchase(s) made within the first 12 months of the account opening. After that, your Standard APR will be <u>11.99 % to 18.00 %</u> depending on your credit history.	<u>14.99 %</u>
Annual Percentage Rate for Cash Advances	18.00%	18.00%	18.00%
APR for Balance Transfers	<u>9.99 % to 18.00 %</u> depending on your credit history.	<u>11.99 % to 18.00 %</u> depending on your credit history.	<u>14.99 %</u>
Penalty APR and When it Applies	None		
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
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		

SEE NEXT PAGE for more important information about this account

FEES:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 3% of the amount of each cash advance 1.10% of each transaction in U.S. dollars if the transaction involves a currency conversion 1.10% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$29.00 if your payment is late None Up to \$29.00 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)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.