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**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Kelly Community MasterCard , , , or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Kelly Community Rewards MasterCard , , , or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Kelly Community MasterCard Introductory APR until balance subject to Introductory APR is paid off. After that, your APR will be , , , or , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Kelly Community Rewards MasterCard Introductory APR until balance subject to Introductory APR is paid off. After that, your APR will be , , , or , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Kelly Community MasterCard , , , or when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Kelly Community Rewards MasterCard , , , or when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

Penalty APR and When it Applies	Kelly Community MasterCard Kelly Community Rewards MasterCard 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 six 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.
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
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 0.90% of each transaction in U.S. dollars completed outside the U.S. 1.10% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first six billing cycles following the opening of your account. Any existing balances on Kelly Community Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Kelly Community MasterCard and Kelly Community Rewards 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 16 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$4.00 per document.

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