GreenState CREDIT UNION
PO Box 800, North Liberty, Iowa, 52317-0800

APPLICATION AND SOLICITATION DISCLOSURE

mastercard

BLACK AND GOLD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00% to 6.25%** Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for an Introductory APR, your APR will be **11.25% to 20.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00% to 6.25%** Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for an Introductory APR, your APR will be **11.25% to 20.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**22.99%**
Penalty APR and When it Applies	**22.99%** This APR may be applied to your account if you: - Make 2 late payments. **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.
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**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **$10.00** or **4.00%** of the amount of each cash advance, whichever is greater **2.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$30.00** **None** Up to **$30.00**

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

SEE NEXT PAGE for more important information about your account.

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Cash Advance Limitations:
Cash advances are not available on your account during the first six (6) months after account opening.

Promotional Period for Introductory APR:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following issuance of your card. Any existing balances on GreenState 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 purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment 2 times.

Effective Date:
The information about the costs of the card described in this application is accurate as of: May 20, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Black and Gold is a secured credit card. 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:
Late Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$10.00 or 4.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

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