

PLATINUM MASTERCARD® DISCLOSURE INFORMATION

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases¹

6.50% to **16.50%**¹ when you open your account, based on creditworthiness. This APR may vary with the market based on the Prime Rate.

APR for Balance Transfer

6.50% to **16.50%**¹

This APR may vary with the market based on the Prime Rate.

APR for Cash Advances

12.00%

This APR may vary with the market based on the Prime Rate.

Penalty APR and When it Applies

18.00% This APR may be applied to your account when payment becomes 61 days past due.

How long will the penalty APR apply?

If your APR is increased for this reason, the Penalty APR will apply until the account is brought current.

How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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	None
Transaction Fees	
Balance Transfer Fee	2%
Cash Advance Fee	2%
Foreign Transaction Fee	2% Charged by Card Issuer
Penalty Fees	
Late Payment	Up to \$25.00
Over-The-Credit-Limit	None
Returned Payment	Up to \$30.00

How we will calculate your balance: We use a method called "average daily balance" (including new purchases).

¹ Rate differential based on credit score.

The above information is current as of June 1, 2015 and is subject to change after that date. Please contact P.O. Box 4210, El Centro, CA 92244 or 760-337-4200 if you wish to ascertain changes.



Platinum MasterCard Application

760.337.4200 • 1.800.404.3323

P.O. BOX 4210 • EL CENTRO, CA • 92244-4210

WWW.SUNCOMMUNITYFCU.ORG

Pledge of Shares and Security Interest.

BY SIGNING BELOW, YOU GRANT AND PLEDGE A CONSENSUAL LIEN TO US ON ALL SHARES TO SECURE PAYMENT OF YOUR OBLIGATIONS ON THIS CREDIT CARD ACCOUNT. IN ADDITION, YOU ACKNOWLEDGE OUR STATUTORY LIEN RIGHTS UNDER APPLICABLE LAW; YOU AGREE THAT SUCH A LIEN IS IMPRESSED AS OF THE DATE THIS ACCOUNT IS OPENED; AND YOU AGREE THAT WE CAN APPLY THE SHARES PLEDGED AT THE TIME OF ANY DEFAULT ON THIS ACCOUNT WITHOUT FURTHER NOTICE.

"Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial account(s), whether jointly or individually held -- regardless of contributions, that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust or fiduciary account in which you do not have a vested ownership interest.

Signature _____

Date _____

Platinum MasterCard® Application

(See reverse side for important disclosure including information about rates, fees, and other costs.)

Initial the box below to indicate the type of credit for which you are applying. Married applicant may apply for a separate account.

Individual Credit: (1) If you have a spouse or registered domestic partner ("RDP"), you must complete the CO-APPLICANT section after your spouse or RDP if: (a) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); or (b) Your spouse or RDP will use the Account. Your spouse or RDP should not sign this application unless he/she wishes to be obligated on this Loan as a Co-Borrower. If you have a spouse/RDP, you may still apply for individual credit.

(2) If you are under 21 years of age, you must either: (a) Provide proof of your ability to make the required payments; or (b) Complete the CO-APPLICANT section and obtain the signature of a co-signer or joint applicant who is at least 21 years of age and has the means to repay the debt and agrees to joint liability.

* Refers to RDP's in a state with RDP laws that provide for community property rights that mirror those of a spouse.

Joint Credit: If you are applying with another person, complete the Applicant and the Joint/Co-Applicant sections.

If applying for joint credit:
Applicant please initial

Joint/Co-Applicant
please initial

Additional Authorized User

Name of User: _____
(print name)

Applicant Information

How did you hear about our program? _____

Sun Community Account # _____

First Name, Middle Initial, Last Name _____

Social Security Number _____

Date of Birth _____

Driver's License Number _____

State _____

Residential Status:

Own Rent Other

\$

Monthly Housing Expense _____

Street Address _____

How Long _____

City _____

State _____

Zip _____

Day Phone Number _____

Evening Phone Number _____

Email Address _____

Employer - One Year History _____

Position _____

Annual Salary _____

Date of Hire _____

Mother's Maiden Name (for security purposes) _____

Reference _____

Phone Number _____

Reference Address _____

Residential Status:

Own Rent Other

\$

Monthly Housing Expense _____

Employer - One Year History _____

Position _____

Annual Salary _____

Date of Hire _____

Address if Different than Applicant _____

City _____

State _____

Zip _____

Balance Transfer

(Transfer other balances and save)

Don't pay high interest rates! If you have high-interest cards from banks or department stores, reduce your finance charges and monthly payments by paying off those balances with your Sun Community MasterCard Credit Card. You may be able to save money on interest charges and possibly lower your monthly payments. Simply fill out the form below, and we'll do the rest. (This excludes any Sun Community Federal Credit Union loans)

Name of Credit Card Issuer _____

Address of Credit Card Issuer _____

Card Account No. _____

Outstanding Balance _____

Name of Credit Card Issuer _____

Address of Credit Card Issuer _____

Card Account No. _____

Outstanding Balance _____

Member Signature _____

Date _____

For Credit Union Use Only

Approved Declined

Branch _____

Employee # _____

Date Received _____

Loan # _____

No. of Cards _____

Limit _____

Credit Committee or Loan Officer's Signature _____

Date _____

Loan Officer's Comments _____

Other Information

If you answer "yes" to any of the questions other than No.1, explain on an attached sheet. Please circle your response.

Y or N (1) Are you a U.S. citizen or permanent resident alien?

Y or N (2) Do you currently have any outstanding judgments or have you ever filed for bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon, or repossessed in the past seven years, or been a party in a lawsuit?

Y or N (3) Are you a co-maker, co-signer or guarantor on any loan not listed above?

For Whom (name of others obligated on loan) _____

To Whom (name of creditor) _____

Agreement

- Under penalty of perjury, you certify the information given on this application is true, complete and given for the purpose of requesting a loan.
- You authorize the Credit Union to request a consumer credit report in connection with this application. You understand the Credit Union will use the information on this report to evaluate your credit worthiness.
- You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who inquire about your credit standing.
- Pursuant to State Law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
- You agree that by signing, retaining, using, or authorizing another person to use this card or its account number, to be liable for all charges on the account by all authorized users and to be bound by the most recent account agreement and disclosure and all amendments that will be forwarded to you by the Credit Union.
- You have read and agree to the above terms.

Signature _____

Date _____

Joint/Co-Applicant Signature _____

Date _____