

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 the effective date of March 1, 2023. You can call Us at (800) 323-0048 or write to Us at Astera Credit Union at 111 S. Waverly Road, Lansing, MI 48917 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

MasterCard Platinum: 2.00% Introductory APR for 6 months.
After that Your APR will be 11.49% - 22.49% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

MasterCard Rewards: 2.00% Introductory APR for 6 months.
After that Your APR will be 15.99% - 23.99% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

MasterCard Platinum: 0.00% Introductory APR for 12 months.
After that, Your APR will be 11.49% - 22.49% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

MasterCard Rewards: 0.00% Introductory APR for 12 months.
After that, Your APR will be 15.99% - 23.99% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

After that, Your APR will be 11.49% - 22.49% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

After that, Your APR will be 15.99% - 23.99% depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.

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 interest on purchases if You pay Your entire balance owed 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

Transaction Fees

- Cash Advance **3.00%** of each advance (**\$5.00** minimum)
- Foreign Transaction **3.00%** of each foreign currency transaction in U.S. Dollars.
3.00% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Late Payment **5.00%** of the payment due [**\$5.00** minimum - **\$25.00** maximum]
- Returned Payment Up to **\$25.00**

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