

**MASTERCARD PLATINUM
MASTERCARD PLATINUM REWARDS
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>MasterCard Platinum</p> <p>3.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 9.99% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards</p> <p>2.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 11.99% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>MasterCard Platinum</p> <p>3.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 9.99% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards</p> <p>2.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 11.99% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>MasterCard Platinum</p> <p>3.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 9.99% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MasterCard Platinum Rewards</p> <p>2.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 11.99% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When it Applies</p>	<p>MasterCard Platinum</p> <p>18.00%</p> <p>MasterCard Platinum Rewards</p> <p>18.00%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>

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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$25.00) 1.00% of each transaction in U.S. dollars
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).”

MasterCard Platinum – Loss of Introductory APR. We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the prevailing non-introductory APR if you are 65 days late in making a payment.

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Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 65 days late in making a payment.

Effective Date.

The information about the costs of the card described in this application is accurate as of May 17, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union by calling (888) 834-8255 or write to TEG Federal Credit Union, 1 Commerce St., Poughkeepsie, NY 12603.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are two (2) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	\$40.00
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$5.00
Convenience Check Stop Payment Fee	\$25.00