



**PASSPORT PLATINUM/CASH BACK PLATINUM  
PASSPORT PLATINUM SECURED**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Passport Platinum (Option 1)</b> Introductory APR, for qualifying members, for a period of six billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Passport Platinum (Option 2)</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Back Platinum (Option 1)</b> Introductory APR, for qualifying members, for a period of six billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Back Platinum (Option 2)</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Passport Platinum Secured</b> ↑ This APR will vary with the market based on the Prime Rate.</p>

<p><b>APR for Balance Transfers</b></p>	<p><b>Passport Platinum (Option 1)</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Passport Platinum (Option 2)</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Back Platinum (Option 1)</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Back Platinum (Option 2)</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Passport Platinum Secured</b> This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Passport Platinum</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Back Platinum</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Passport Platinum Secured</b> This APR will vary with the market based on the Prime Rate.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>Minimum Interest Charge</b></p>	<p><b>None</b></p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<p><b>Fees</b></p>	
<p><b>Set-up and Maintenance Fees</b> - Annual Fee - Additional Card Fee - Application Fee</p>	<p><b>None</b> <b>None</b> <b>None</b></p>

<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>1.00%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$10.00</b> Up to <b>\$20.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR - Passport Platinum (Option 1), Cash Back Platinum (Option 1):**

The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account. Offer may not be combined with any other promotion, discount, code, coupon and/or offer.

**Promotional Period for Introductory APR - Passport Platinum (Option 1), Cash Back Platinum (Option 1):**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on CommonWealth Central Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers. Offer may not be combined with any other promotion, discount, code, coupon and/or offer.

**Loss of Introductory APR - Passport Platinum, Cash Back Platinum:**

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory 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 Passport Platinum, Cash Back Platinum and Passport Platinum Secured 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:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Emergency Card Replacement Fee:

\$50.00.

Statement Copy Fee:

\$3.00.

Stop Payment Fee:

\$26.00 (Checks, ACH, Loan Drafts).

External Loan Payment Over the Phone Fee:

\$20.00.

External Loan Payment Online Fee:

\$5.00.