

## EECU Mastercard® Disclosure

### Things you should know about your balance transfer offer:

1. If you request a balance transfer that would cause your account to exceed its credit limit, we may at our option, (i) post the entire balance transfer requested to your account; (ii) post only a portion of the balance transfer requested, up to the amount of credit available under your account; or (iii) refuse to process your request.
2. We may decline to process your request for this offer (i) if your payment is past due; (ii) if you have filed for bankruptcy; or (ii) to protect your account when we suspect fraud.
3. Your available credit will change based upon your account activity. We may decrease your credit limit without prior notice. If your credit limit decreases, this will impact your ability to complete a balance transfer.
4. Balance transfers may only be made from other companies or financial institutions to which you owe a balance.
5. Be sure you do not transfer any disputed purchases or other charge amounts, as you may lose your dispute rights.
6. Transferred balance amounts do not earn rebates, points or reward benefits associated with your account, if any, unless otherwise indicated.
7. Use of this form, and the processing of the balance transfer, will constitute a charge against your credit account.
8. **It could take up to 30 days for your balance transfer(s) to be completed. Please continue making payments on your other credit card and loan account(s) until the balance transfer is confirmed on your other institution's account statement.**

Interest Rates and Interest Charges	Platinum Plus MasterCard® <sup>1</sup>	World Rewards MasterCard® <sup>1</sup>	Cash Rewards MasterCard® <sup>1</sup>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.99% to 17.99%</b> This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate. <sup>2,3</sup>	<b>10.99% to 17.99%</b> This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate. <sup>2,3</sup>	<b>11.99% to 17.99%</b> This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate. <sup>2,3</sup>
<b>APR for Balance Transfers</b>	<b>9.90%</b> APR for Balance Transfers for qualified applicants based on creditworthiness made within ninety (90) days from the anniversary date of account opening. <sup>4</sup> This APR will be non-variable. Otherwise, <b>17.99%</b> APR will apply for Balance Transfers. This APR will be non-variable. <b>9.99% to 17.99%</b> APR for Balance Transfers made ninety-one (91) days or more from the anniversary date of account opening. This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate. <sup>2,3</sup>	<b>9.90%</b> APR for Balance Transfers for qualified applicants based on creditworthiness made within ninety (90) days from the anniversary date of account opening. <sup>4</sup> This APR will be non-variable. Otherwise, <b>17.99%</b> APR will apply for Balance Transfers. This APR will be non-variable. <b>10.99% to 17.99%</b> APR for Balance Transfers made ninety-one (91) days or more from the anniversary date of account opening. This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate. <sup>2,3</sup>	<b>9.90%</b> APR for Balance Transfers for qualified applicants based on creditworthiness made within ninety (90) days from the anniversary date of account opening. <sup>4</sup> This APR will be non-variable. Otherwise, <b>17.99%</b> APR will apply for Balance Transfers. This APR will be non-variable. <b>11.99% to 17.99%</b> APR for Balance Transfers made ninety-one (91) days or more from the anniversary date of account opening. This APR will be based on your creditworthiness and will vary with the market based on the Prime Rate. <sup>2,3</sup>
<b>APR for Cash Advances</b>	<b>17.99%</b>		
<b>How to Avoid Paying Interest on Purchases</b>	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 by the due date each month. We will begin charging you interest on cash advances and balance transfers on the transaction date.		
<b>Minimum Interest Charge</b>	<b>None</b>		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>		

<sup>1</sup>The World Rewards MasterCard® and the Cash Rewards MasterCard® offer enhanced rewards programs and are available as an option to qualified applicants only, based on creditworthiness. Details regarding card benefits will be provided to you. Certain restrictions apply and card benefits are subject to change. All extensions of credit are subject to credit approval and EECU lending policies. You must be at least 18 years of age and a U.S. citizen or permanent resident. Membership in EECU is required. This limited time offer is subject to change at any time without notice.

<sup>2</sup>Subject to any applicable Introductory or Promotional Rate, after your Account has been open for at least one year, your APR for purchases and balance transfers may also change within the range stated above based on your creditworthiness.

<sup>3</sup>Prime Rate: Variable APRs are based on the **3.25% Prime Rate** as of **4/01/2020**. The Prime Rate is subject to change.

<sup>4</sup>EECU will not process any balance transfer requests that are from any other account or loan that EECU has issued. Additional terms and conditions apply.