

APPLICATION AND
SOLICITATION
DISCLOSURE



**Mastercard Power, Mastercard Select, Mastercard World,
Mastercard Level, Mastercard Core**

Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for
Purchases**

Mastercard Power

13.99% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Mastercard Select

14.15% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Mastercard World

15.99% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Mastercard Level

18.00%

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

Mastercard Core

18.00%

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

<p>APR for Balance Transfers</p>	<p>Mastercard Power 0.00% to 4.99% Introductory APR, for qualifying members, for 15 months from account opening, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be 13.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Select 4.90% to 8.90% Introductory APR, for qualifying members, for 12 months from account opening, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be 14.15% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard World 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 15.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Level 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Core 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Mastercard Power 13.99% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Select 14.15% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard World 15.99% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Level 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Core 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>

Penalty APR and When it Applies	Mastercard Power 18.00% Mastercard Select 18.00% Mastercard World 18.00% Mastercard Level 18.00% Mastercard Core 18.00% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Mastercard Power, Mastercard World - Balance Transfer Fee - Mastercard Select, Mastercard Level, Mastercard Core - Cash Advance Fee - Mastercard Power, Mastercard World, Mastercard Level - Foreign Transaction Fee - Mastercard Power, Mastercard World, Mastercard Level - Foreign Transaction Fee - Mastercard Select, Mastercard Core	3.00% of the amount of each balance transfer None \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars 0.80% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee - Mastercard Power, Mastercard World, Mastercard Level - Returned Payment Fee - Mastercard Select, Mastercard Core	Up to \$37.00 Up to \$27.00 Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Mastercard Power, Mastercard Select, Mastercard World:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 3 Months following the opening of your account. Any existing balances on Fortera Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty 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: January 1, 2023
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Mastercard Power, Mastercard Select, Mastercard World, Mastercard Level and Mastercard Core 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: \$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$37.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge) - Mastercard Power, Mastercard World: 3.00% of each balance transfer during the promotional period only. After the promotional period ends no Balance Transfer Fee will be charged.

Cash Advance Fee (Finance Charge) - Mastercard Power, Mastercard World, Mastercard Level: \$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee - Mastercard Power, Mastercard World, Mastercard Level: \$27.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee - Mastercard Select, Mastercard Core: \$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$15.00.

Rush Fee: \$35.00.

Statement Copy Fee: \$3.00 per document.

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