



P.O. Box 897, Lewiston, ID 83501
Phone: 208-746-8900 or 800-843-7128

**APPLICATION AND
SOLICITATION
DISCLOSURE**



PREMIER REWARDS MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR, for qualifying members, for six months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be 14.25% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.25% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.25% to 18.00% , when you open your account, based on your creditworthiness. 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 21 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 - Foreign Transaction Fee	0.90% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$5.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 3, 2022

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Premier Rewards Mastercard is a secured credit card. 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:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Returned Payment Fee:

\$5.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$25.00.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.