



**MASTERCARD**

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>MyPerks</b> <b>15.24% to 18.00%</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>MyPlan Secured</b> <b>18.00%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>MyPower</b> <b>13.24% to 18.00%</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>APR for Balance Transfers</b></p>	<p><b>MyPerks</b> <b>15.24% to 18.00%</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>MyPlan Secured</b> <b>18.00%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>MyPower</b> <b>4.99%</b> Introductory APR for a period of 18 billing cycles.  After that, your APR will be <b>13.24% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>MyPerks</b> <b>17.24% to 18.00%</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>MyPlan Secured</b> <b>18.00%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>MyPower</b> <b>15.24% to 18.00%</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>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>If you are charged interest, the charge will be no less than <b>\$1.00</b>.</p>

Kinecta Federal Credit Union

SEE NEXT PAGE for more important information about your account.

<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee - MyPerks, MyPower - Annual Fee - MyPlan Secured	<b>None</b> <b>\$25.00</b>
<b>Transaction Fees</b> - Balance Transfer Fee - MyPerks, MyPlan Secured - Balance Transfer Fee - MyPower - Cash Advance Fee - MyPerks, MyPlan Secured - Cash Advance Fee - MyPower - Foreign Transaction Fee	<b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater <b>None</b> <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$100.00</b> ) <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - MyPerks, MyPlan Secured - Late Payment Fee - MyPower - Returned Payment Fee - MyPerks, MyPlan Secured - Returned Payment Fee - MyPower	Up to <b>\$20.00</b> <b>None</b> Up to <b>\$25.00</b> <b>None</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - MyPower:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account.

**Loss of Introductory APR:**

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.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: March 12, 2024

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

**For California Borrowers, the MyPerks, MyPlan Secured and MyPower 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

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**Other Fees & Disclosures:**

Late Payment Fee - MyPerks, MyPlan Secured:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 25 or more days late in making a payment.

Annual Fee - MyPlan Secured:

\$25.00.

Balance Transfer Fee (Finance Charge) - MyPerks, MyPlan Secured:

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

Cash Advance Fee (Finance Charge) - MyPerks, MyPlan Secured:

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$100.00.

Returned Payment Fee - MyPerks, MyPlan Secured:

\$25.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee - MyPerks, MyPlan Secured:

\$12.00 per document.

Document Copy Fee - MyPower:

None.

Rush Fee - MyPerks, MyPlan Secured:

\$25.00 second day.

Rush Fee - MyPower:

None.

Statement Copy Fee - MyPerks, MyPlan Secured:

\$2.00 per document.

Statement Copy Fee - MyPower:

None.

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