

MC Platinum and Platinum Visa Card Disclosure Summary

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for purchase¹	A 0.00% fixed APR for the first 6 billing cycles following account opening after 6 billing cycles your rate will range from 9.99% to 18.00% . This APR will vary with the market based on the Prime Rate*
APR for Balance Transfers¹	A 3.99% fixed APR for the first 12 billing cycles following the opening on requests made within 3 months of account opening after that 9.99% to 18.00% This APR will vary with the market based on Prime Rate*
APR for Cash Advances²	11.99% to 18.00% This APR will vary with the market based on Prime Rate*
Penalty APR and When It Applies	18.00% This APR may be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit twice in a six month period; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. How Long Will The Penalty APR Apply?: If your APRs are increased for any of these reasons, 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 the entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
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	None
Transaction Fees	
Cash Advance Fee	Either 3.00% of the amount of each transfer with a \$10.00 minimum, \$100.00 maximum, whichever is greater.
Foreign Transaction Fee	1.00% of each foreign transaction, regardless of whether the transaction is in U.S. dollars or in a foreign currency.
Balance Transfer Fee	Either 3.00% of the amount of each transfer with a \$10.00 minimum. This fee is waived for Balance Transfers completed within two months of new account opening
Penalty Fees	

Late Payment	Up to \$15.00 for balances less than \$200.00; Up to \$25.00 for balances of \$200.00 or above
Returned Payment	Up to \$25.00
Other Fees	
Optional Rewards	\$25 The fee is waived during the first year. The fee is waived permanently for VIP accounts. This fee is waived if you choose to opt into e statements. A member can choose to opt out of Dream Points at any time
Payment Protection Plan	\$0.29 per \$100 of balance at the ends of each statement period

How We Will Calculate your Balance: We use the average daily balance method (including new transactions).

***Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of 5/31/2012

¹We add 6.74% to 9.74% to the Prime Rate to determine the Purchase/Balance Transfer APR.

²We add 8.74% to 11.74% to the Prime Rate to determine the Cash Advance APR

³The maximum APR of 18% as currently permitted by Federal Credit Unions applies to this credit card

Authorization: When you respond to this credit card offer from Kinecta FCU (“Kinecta”, “we”, “us”) you agree to the following:

1. You authorize us to obtain a credit bureau report in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or the collection of your account. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you.

2. If an account is opened, you will receive a PLATINUM CREDIT CARD® AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE (Card Agreement) with your card(s).

By using the issued account or any card, authorizing its use, or making any payment on the account, you agree to the terms of the Card Agreement.

3. **Dream Point Rewards Program:** The Credit Union offers a Rewards program. The terms and conditions of this program will be provided to you in a separate disclosure. We reserve the right to change the terms and conditions of any Rewards program and to cancel or temporarily suspend such a program at any time without notice. The Rewards program or any other promotional offer is void where prohibited.

4. **Balance Transfers:** If the total amount you request exceeds your revolving credit line, we may either send full or partial payment to your creditors in the order you provide them to us. Allow at least two weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off any Kinecta FCU Credit Card or installment loan.

5. **Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Card Agreement.**

Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm you meet the criteria for this offer. In addition, we will review your Total Income to determine you have the ability to repay the credit line. Based on this review, you will receive the Master Card Platinum Card, Platinum Visa, or a Kinecta Platinum MasterCard First, or you may not receive a card.

You must be 18 years old to qualify (19 in AL and NE).