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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**EXCLUSIVE REWARDS/SMART  
 REWARDS/SIMPLY/ACHIEVE**

Interest Rates and Interest Charges	EXCLUSIVE REWARDS/SMART REWARDS/SIMPLY/ACHIEVE
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Exclusive Rewards</b>  <b>0.00%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>17.50% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Smart Rewards</b>  <b>0.00%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>16.99% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Simply</b>  <b>14.00% 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>Achieve</b>  <b>15.00%</b></p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Exclusive Rewards</b>  <b>4.90%</b> Introductory APR for a period of 24 billing cycles.</p> <p>After that, your APR will be <b>17.50% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Smart Rewards</b>  <b>4.90%</b> Introductory APR for a period of 24 billing cycles.</p> <p>After that, your APR will be <b>16.99% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Simply</b>  <b>0.00%</b> Introductory APR for a period of 14 billing cycles.</p> <p>After that, your APR will be <b>14.00% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Achieve</b>  <b>15.00%</b></p>
<p><b>APR for Cash Advances</b></p>	<p><b>17.99%</b></p>

<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 any interest on purchases if you pay your entire balance by the due date each month.
<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 - Exclusive Rewards	<b>\$89.00</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Exclusive Rewards, Smart Rewards, Achieve - Foreign Transaction Fee - Simply	<b>None</b> <b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$40.00</b> Up to <b>\$40.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Exclusive Rewards, Smart Rewards:**

The Introductory APR for purchases will apply to transactions posted to your account during the first seven months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 24 months following the opening of your account. Any existing balances on Guardians Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 14 months following the opening of your account. Any existing balances on Guardians Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: October 01, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Exclusive Rewards, Smart Rewards, Simply and Achieve 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are one 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 \$40.00 or the amount of the required minimum payment, whichever is less.

Annual Fee - Exclusive Rewards:

\$89.00.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$29.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Rush Fee:

\$50.00.

Statement Copy Fee:

\$2.00 per document.

Convenience Check or Balance Transfer Stop Payment Fee:

\$20.00.

Excessive Account Research Fee:

\$15.00 per hour, minimum of \$15.00.

Emergency Card Replacement (Domestic) Fee:

\$150.00.

Emergency Card Replacement (International) Fee:

\$165.00.