

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Pathways Financial Credit Union Credit Card. The information about costs of the Card is accurate as of the effective date of _____. You can call Us at (800) 367-7485 or write Us at 5665 North Hamilton Road, Columbus, Ohio 43230 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases	_____ % Introductory APR for 6 months After that, Your APR will be: _____ % - _____ % based on Your creditworthiness.
APR for Balance Transfers	_____ % Introductory APR for 6 months After that, Your APR will be: _____ % - _____ % based on Your creditworthiness.
APR for Cash Advances	Crew Platinum Mastercard: _____ % - _____ % based on Your creditworthiness.
Penalty APR And When it Applies	24.99% This APR may be applied if: 1) You make a late payment. How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of the statement closing date.
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	
- Cash Advance - Foreign Transaction	2.00% of each advance (\$10.00 minimum) 1.00% of each foreign currency transaction in U.S. Dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	
- Returned Check Charge - Late Charge	Up to \$32.00 Up to \$27.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end Your Introductory APR and apply the penalty APR if You make a late payment.