



PLATINUM MASTERCARD/CLASSIC
MASTERCARD/SECURED MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Classic Mastercard 1.99% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 12.99% to 17.99%, based on your creditworthiness.</p> <p>Platinum Mastercard 1.99% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 10.99% to 17.99%, based on your creditworthiness.</p> <p>Secured Mastercard 13.99%</p>
APR for Balance Transfers	<p>Classic Mastercard 1.99% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 12.99% to 17.99%, based on your creditworthiness.</p> <p>Platinum Mastercard 1.99% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 10.99% to 17.99%, based on your creditworthiness.</p> <p>Secured Mastercard 13.99%</p>
APR for Cash Advances	<p>Classic Mastercard 12.99% to 17.99%, based on your creditworthiness.</p> <p>Platinum Mastercard 10.99% to 17.99%, based on your creditworthiness.</p> <p>Secured Mastercard 13.99%</p>

SEE NEXT PAGE for more important information about your account.

Penalty APR and When it Applies	Classic Mastercard 12.99% Platinum Mastercard 10.99% Secured Mastercard 13.99%
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 your entire balance by the due date each month.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$28.00 None Up to \$28.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Classic Mastercard, Platinum Mastercard:

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

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: 6/27/2025

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

For California Borrowers, the Classic Mastercard, Platinum Mastercard and Secured Mastercard 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.

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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.

Other Fees & Disclosures:Late Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Returned Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

None.

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

None.

PIN Replacement Fee:

None.

Rush Fee:

None.

Statement Copy Fee:

\$4.00.

Unreturned Card Fee:

None.

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