

### IMPORTANT CREDIT CARD DISCLOSURES

The words "we", "us", "our", and "Credit Union" mean TwinStar Credit Union, and the words "Northwest Community Credit Union" mean Northwest Community Credit Union, a division of TwinStar Credit Union (collectively, "Credit Union") or any person or entity to whom the Credit Union assigns or transfers its rights herein.

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at 1-800-452-9515 or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	VISA UNSECURED	VISA SECURED
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	_____ % - _____ % depending on your credit history. This APR will vary with the market based on the Prime Rate.	_____ %
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases and balance transfers if you pay your entire new purchase and balance transfer balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.	
<b>Minimum Interest Charge</b>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>	

FEES:	
<b>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	<b>None</b> <b>None</b>
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Withdrawal/Inquiry at non-CO-OP Network ATM Fee: • Foreign Transaction:	<b>None</b> <b>1.5%</b> of the amount of each cash advance or <b>\$3.00</b> , whichever is greater <b>\$1.50</b> per transaction <b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion
<b>Penalty Fees</b> • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to <b>\$25.00</b> if your payment is late <b>10</b> days or more. Up to <b>\$25.00</b> if you exceed your credit limit. Up to <b>\$25.00</b> if your payment is returned for any reason.

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