



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Mastercard Classic 0.000% Introductory APR for 6 months from account opening. After that, your APR will be 11.490% . This APR will vary with the market based on the Prime Rate.
	Mastercard Genesis 15.490% This APR will vary with the market based on the Prime Rate.
	Mastercard Partner 0.000% Introductory APR for a period of 6 billing cycles. After that, your APR will be 11.490% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Mastercard Classic 2.990% Introductory APR for 6 months from account opening. After that, your APR will be 11.490%. This APR will vary with the market based on the Prime Rate.
	Mastercard Genesis 15.490% This APR will vary with the market based on the Prime Rate.
	Mastercard Partner 2.990% Introductory APR for a period of 6 billing cycles. After that, your APR will be 11.490%. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances	Mastercard Classic 11.490% This APR will vary with the market based on the Prime Rate. Mastercard Genesis 15.490% This APR will vary with the market based on the Prime Rate. Mastercard Partner 11.490% This APR will vary with the market based on the Prime Rate.
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.
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	None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None 2.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$27.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Mastercard Classic:

The Introductory APR for purchases will apply to transactions posted to your account during the first **6** months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first **6** months following the opening of your account. Any existing balances on Lutheran Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR - Mastercard Partner:

The Introductory APR for purchases will apply to transactions posted to your account during the first **6** months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first **6** months following the opening of your account. Any existing balances on Lutheran 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: **10/01/2026**

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

For California Borrowers, the Mastercard Classic, Mastercard Genesis and Mastercard Partner 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.

Other Fees & Disclosures:

Late Payment Fee:

\$15.00 or 5.00% of the required minimum payment, whichever is greater, not to exceed \$27.00, if your required minimum payment is more than \$27.00 and you are 15 days or more late in making a payment.

Cash Advance Fee (Finance Charge):

2.00% of each cash advance.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Emergency Card Replacement Fee:

\$30.00.

PIN Replacement Fee:

\$30.00.

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Borrower Initials

CoBorrower Initials