



**NORTHEAST FAMILY
FEDERAL CREDIT UNION**
233 Main Street • PO Box 180
Manchester, CT 06045-0180
(860) 646-8870

**APPLICATION AND
SOLICITATION
DISCLOSURE**



**GOLD MASTERCARD/STANDARD MASTERCARD/SECURED
MASTERCARD**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Standard Mastercard 11.90% Secured Mastercard 11.90%
APR for Balance Transfers	Standard Mastercard 11.90% Secured Mastercard 11.90%
APR for Cash Advances	Standard Mastercard 11.90% Secured Mastercard 11.90%
Penalty APR and When it Applies	Standard Mastercard None Secured Mastercard None
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	
Annual Fee - Annual Fee	None

Transaction Fees -Balance Transfer Fee -Cash Advance Fee -Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars completed outside the U.S. 1.00% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees -Late Payment Fee -Over-the-Credit Limit Fee -Returned Payment Fee	Up to \$30.00 None None

How We Will Calculate Your Balance:

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

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 7, 2022. This information may have changed after that date. To find out what may have changed, contact the Credit Union. **For California Borrowers, the Gold Mastercard, Standard 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.** Other Fees & Disclosures:

Late Payment Fee:

\$28.00 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 \$30.00 or the amount of the required minimum payment, whichever is less. Card Replacement Fee: \$5.00. Rush Fee: \$10.00. Statement Copy Fee: \$1.00.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.