

Kinecta MyPerks Mastercard® Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.24% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for 18 billing cycles for requests completed within first ninety days of your account opening. After that, your standard APR will be 14.24% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	16.24% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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 www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	None
Transaction Fees	
- Balance Transfer Fee	3.00% of the amount of each transfer (\$10 minimum)
- Cash Advance Fee	3.00% of the amount of each cash advance or \$10 , whichever is greater (\$100 maximum)
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$20.00
- Returned Payment Fee	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:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account.

Loss of Introductory APR:

We may end your introductory APR and apply the standard APR if you make a late payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

For California Borrowers, the MyPerks is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

SEE NEXT PAGE for more important information about your account.

Other Fees & Disclosures:Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 25 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$100.00.

Returned Payment Fee:

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

Document Copy Fee:

\$12.00 per document.

Rush Fee:

\$25.00 second day.

Statement Copy Fee:

\$2.00 per document.

You must be 18 years old to qualify (19 in AL and NE).

This information about the cost of the card is accurate as of 3/1/2021. This information may have changed after that. To find out what may have changed, call us at 800.854.9846 or write us at 1440 Rosecrans Ave., CU 31, Manhattan Beach, CA 90266.

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