



2401 E Pershing Blvd
Cheyenne, WY 82001
1-800-368-9328
bluefcu.com

APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Mastercard Low-Variable to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Variable Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Mastercard Low-Variable to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Variable Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Mastercard Low-Variable to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Mastercard Variable Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Mastercard Low-Variable</p> <p>Mastercard Variable Rewards</p>
Paying Interest	We will begin charging you interest on purchases on the transaction date.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<p>\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater</p> <p>\$5.00 or 3.00% of the amount of each cash advance, whichever is greater</p> <p>1.00% of each transaction in U.S. dollars completed outside the U.S.</p> <p>1.00% of each transaction in U.S. dollars completed in a foreign currency</p> <p>\$5.00 or 3.00% of the amount of each transaction, whichever is greater</p>

Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00
---	--

How We Will Calculate Your Balance:

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

Effective Date:

The information about the costs of the card described in this application is accurate as of:

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

For California Borrowers, the Mastercard Low-Variable and Mastercard Variable Rewards 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Transaction Fee for Purchases (Finance Charge):

\$5.00 or 3.00% of the amount of each purchase, whichever is greater.

Returned Payment Fee:

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

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$7.00.

Emergency Card Replacement Fee:

\$35.00.

Pay-by-Phone Fee:

\$25.00.

PIN Replacement Fee:

\$35.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$3.00 per document.

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