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APPLICATION AND  
SOLICITATION  
DISCLOSURE



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for  
Purchases

**MyRewards Signature/MyRewards/Secured**

**0.00%** Introductory APR for six months from account opening.

After that, your APR will be **11.90% to 21.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Wescom Active**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **9.9% to 19.9%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Bruin Edge Signature/Bruin Edge/Bruin Choice**

**0.00%** Introductory APR for six months from account opening.

After that, your APR will be **13.90% to 23.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

**MyRewards Signature/MyRewards/Secured**

**0.00%** Introductory APR for six months from account opening.

After that, your APR will be **11.90% to 21.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Wescom Active**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **9.9% to 19.9%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Bruin Edge Signature/Bruin Edge/Bruin Choice**

**0.00%** Introductory APR for six months from account opening.

After that, your APR will be **13.90% to 23.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

**LOANLINES**

<b>APR for Cash Advances</b>	<p><b>MyRewards Signature/MyRewards/Secured</b>  <b>11.90% to 21.90%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Wescom Active</b>  <b>9.9% to 19.9%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Bruin Edge Signature/Bruin Edge/Bruin Choice</b>  <b>13.90% to 23.90%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. You will not be charged interest on purchases if You pay Your entire balance by the due date each month and Your previous balance is zero or a credit balance.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p><b>\$2.00 or 2.00%</b> of the amount of each balance transfer, whichever is greater (Maximum Fee: <b>\$50.00</b>)</p> <p><b>\$2.00 or 2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$50.00</b>)</p> <p><b>None</b></p>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to <b>\$15.00</b></p> <p>Up to <b>\$25.00</b></p>

#### **How We Will Calculate Your Balance:**

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

#### **Promotional Period for Introductory APR - MyRewards Signature, MyRewards, Bruin Edge Signature, Bruin Edge, Bruin Choice, and Secured:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Wescom Central Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

#### **Promotional Period for Introductory APR - Wescom Active:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Wescom Central Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

#### **Effective Date:**

The information about the costs of the card described in this application is accurate as of: July 1, 2022.  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.

**LOANLINER**

For California Borrowers, the Secured 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.

**Other Fees & Disclosures:**

Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$2.00 or 2.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$50.00. However, the fee will not be assessed on transactions posted during the Promotional Period stated on the previous page.

Cash Advance Fee (Finance Charge):

\$2.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$50.00.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Rush Fee:

\$18.00.

Statement Copy Fee:

\$5.00 per document.