Sun East Platinum MasterCard® Rates and Fees:

Interest Rates and Interest Charges	
Annual Percentage Rate (APRs) for Purchases	Your introductory rate will be **0%, .9%, 1.9% or 3.9%,** based on credit worthiness for 6 months. After this introductory rate expires, your APR will be **9.99%, 10.99%, 11.99%** or **14.50%,** based on credit worthiness. The APR will vary with the market according to the Prime Rate.
Annual Percentage Rate (APRs) for Balance Transfers and Cash Advances	Your introductory rate will be **0%, .9%, 1.99% or 3.9%,** based on credit worthiness for 6 months. After this introductory rate expires, your APR will be **9.99%, 10.99%, 11.99%** or **14.50%,** based on credit worthiness. This APR will vary with the market according to the Prime Rate.
Penalty APR and When It Applies	**None**
Minimum Interest Charge	**None**
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on your purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances 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	
Annual Fee	**$0**
Transaction Fees • **Balance Transfer** • **Cash Advance** • **Foreign Transaction**	 **None** **None** **1%** of each transaction in U.S. Dollars.
Penalty Fees • **Late Payment** • **Over-the-Credit Limit** • **Returned Payment**	 **$25** or the minimum payment amount, whichever is less; None (Over limit not permitted) **$25**

How We Will Calculate Your Balance: We use a method called "average daily balance."
The information about the costs of the card described in this solicitation is accurate as of July 01, 2017. This information may have changed after that date. To find out what may have changed, call us at **877-578-6327**.

NCUA