



87 Hale Street,  
Lowell, MA 01851  
(800) 942-9575  
Fax: (978) 454-3052

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Rewards Premium</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Preferred</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Standard</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Rewards Premium</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Preferred</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Standard</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

<p><b>APR for Cash Advances</b></p>	<p><b>Rewards Premium</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Preferred</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Rewards Standard</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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></p>
<p><b>Fees</b></p>	
<p><b>Transaction Fees</b> - Cash Advance Fee  - Foreign Transaction Fee</p>	<p><b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$90.00</b>) <b>1.00%</b> of each transaction in U.S. dollars</p>
<p><b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee</p>	<p>Up to <b>\$10.00</b> Up to <b>\$20.00</b></p>

**How We Will Calculate Your Balance:**

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

**Balance Transfer Introductory APR:**

Any existing balances on Align Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**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 Rewards Premium, Rewards Preferred and Rewards Standard 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.**

SEE NEXT PAGE for more important information about your account.

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**Late Payment Fee:

10.00% of the amount of the outstanding balance, if you are 15 or more days late in making a payment. However, the fee will not exceed \$10.00.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$90.00.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$5.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$5.00.