



Mazuma Credit Union  
 7260 W 135th Street  
 Overland Park, KS 66223  
 (913) 574.5000 (888) 361.4194  
 www.mazuma.org

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>9.90%, 11.90%, 14.90%, or 18.90%</b> depending on your credit history.
<b>Paying Interest</b>	Your due date is at least 21 days after the date of your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>FEES:</b>	
<b>Fees to Open or Maintain your Account</b>	
<ul style="list-style-type: none"> <li>• Annual Fee:</li> <li>• Application Fee:</li> </ul>	<p>None</p> <p>None</p>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul>	<p>None</p> <p>None</p> <p>None</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Over-the-Credit Limit:</li> <li>• Returned Payment:</li> </ul>	<p><b>\$15.00</b> if the minimum payment is more than \$25.00, or <b>\$5.00</b> if the minimum payment is \$25.00 or less.</p> <p>None</p> <p><b>\$15.00</b>, plus the actual amount of any charges assessed against us by another financial institution for processing a refused check, share draft, or other payment method used by you for payment on your account.</p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (excluding new purchases)."