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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**AFFINITY PROGRAM/DIAMOND AWARDS/PLATINUM CASH
 BACK/EXPRESS**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Affinity Program 12.90% to 20.90% , based on your creditworthiness.</p> <p>Diamond Awards 11.90% to 19.90% , based on your creditworthiness.</p> <p>Platinum Cash Back 7.90% to 15.90% , based on your creditworthiness.</p> <p>Express 5.90% to 13.90% , based on your creditworthiness.</p>
<p>APR for Balance Transfers</p>	<p>Affinity Program 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 14.90% to 22.90% , based on your creditworthiness.</p> <p>Diamond Awards 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 13.90% to 21.90% , based on your creditworthiness.</p> <p>Platinum Cash Back 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 9.90% to 17.90% , based on your creditworthiness.</p> <p>Express 5.90% to 13.90% , based on your creditworthiness.</p>
<p>APR for Cash Advances</p>	<p>Affinity Program 14.90% to 22.90% , based on your creditworthiness.</p> <p>Diamond Awards 13.90% to 21.90% , based on your creditworthiness.</p> <p>Platinum Cash Back 9.90% to 17.90% , based on your creditworthiness.</p> <p>Express 5.90% to 13.90% , based on your creditworthiness.</p>

How to Avoid Paying Interest on Purchases	Affinity Program, Diamond Awards, and Platinum Cash Back 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. Express We will begin charging you interest on purchases on the transaction date.
Minimum Interest Charge	None
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 - Affinity Program, Diamond Awards, Platinum Cash Back - Cash Advance Fee - Express - Foreign Transaction Fee	\$2.00 or 4.00% of the amount of each balance transfer, whichever is greater \$2.00 or 3.00% of the amount of each cash advance, whichever is greater None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$24.00 Up to \$27.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Affinity Program, Diamond Awards, Platinum Cash Back:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on Heartland 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 balance transfers 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: February 12, 2020
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Affinity Program, Diamond Awards, Platinum Cash Back and Express 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

5.00% of the amount of the required minimum payment, if you are 10 or more days late in making a payment. However, the fee will not exceed \$25.00.

Balance Transfer Fee (Finance Charge):

\$2.00 or 4.00% of the amount of each balance transfer, whichever is greater. However, you will be charged \$2.00 or 3.00% of the amount of each balance transfer, whichever is greater, during the first 60 days following the opening of your account.

Cash Advance Fee (Finance Charge) - Affinity Program, Diamond Awards, Platinum Cash Back:

\$2.00 or 3.00% of the amount of each cash advance, whichever is greater.

Over-the-Credit Limit Fee:

\$24.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$15.00.

Pay-by-Phone Fee:

\$20.00.

Statement Copy Fee:

\$5.00 per document.