



PIONEER PERKS REWARDS PLATINUM VISA® CREDIT CARD

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.99% to 17.75% when you open your account, based on your creditworthiness.
APR for Balance Transfers	11.99% to 17.75% when you open your account, based on your creditworthiness.
APR for Cash Advances	11.99% to 17.75% when you open your account, based on your creditworthiness.
Penalty APR and When It Applies	NONE
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	NONE
For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau (CFPB) at http://www.consumerfinance.gov .

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer None • Cash Advance None • Foreign Transaction 1% of each transaction in U. S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment up to \$25.00 • Returned Payment up to \$25.00

How We Will Calculate Your Balance. We use a method called “Average daily balance (excluding new purchases).” See your account Agreement for more details.

Effective Date.

The information about the costs of the card described in this application is accurate as of August 1, 2014. This information may have changed after that date. To find out what may have changed, contact the credit union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Replacement Card Fee	\$10.00
Statement Copy Fee	\$2.00 per page
Document Copy Fee	\$1.00 per page

Fixed Rate The ANNUAL PERCENTAGE RATE is a fixed rate.

THINGS YOU SHOULD KNOW ABOUT THIS REWARDS PROGRAM

What Is UChoose Rewards®?

UChoose Rewards® is a rewards program where you earn reward points for shopping using your Pioneer Perks VISA® card, then redeem your points for anything of your choice from a huge online rewards catalog.

How Much Does It Cost To Participate?

There is no cost to you. Membership in UChoose Rewards® is absolutely free for Pioneer Perks VISA® cardholders, so you can start shopping and earning soon!

How Do I Earn Reward Points?

You will automatically be enrolled in the rewards points program when you open a Pioneer Perks VISA®. You will need to complete the registration process by visiting <https://www.uchooserewards.com> in order to start earning your rewards points. Once your registration is complete you will start earning one reward point for every \$2.00 you spend on purchases (minus any credits and returns) only. Cash Advances, Balance Transfers and Checks used to access your account are not considered purchases and will not earn rewards. During promotional offers only you may earn reward points on Cash Advances, Balance Transfers and Checks used to access your account. A separate disclosure would be provided to you for any promotional rewards point offers.

Where Can I Earn Reward Points?

Everywhere your card is accepted.

Will My Reward Points Ever Expire?

Your reward points will expire after five (5) years. If your account is closed you will lose any reward points you have not redeemed.

What Is The Minimum Purchase Amount In Order For Members to Earn Reward Points?

The minimum purchase amount to earn reward points is \$5.00.

Is There A Limit To The Amount of Reward Points I Can Earn Per Transaction, Per Day?

No. There is no cap to the amount of reward points you can earn on purchases per transaction, per day.

Is There A Limit To The Amount of Reward Points I Can Earn Per Year?

Yes. The maximum amount of reward points you can earn in one year is 100,000.

How Many Reward Points Must I Have In Order To Redeem Cash Back?

You must have 1,500 reward points accumulated before you can proceed with the redemption process.

How Many Reward Points Must I Have In Order to Redeem Item(s) From The Catalog Rewards?

You must have 2,500 reward points accumulated before you can proceed with the redemption process.

When Are My Reward Points Credited?

On the first day of the month following the month the reward points were earned.

How May I Access My Reward Points?

You can access your rewards points by visiting www.uchooserewards.com and reviewing your Points Detail page under the "Total Points Available for Redemption".

Where Can I Use My Rewards Points?

It is your choice. You can choose from millions of retail and online locations, whether you prefer products, travel experiences, activities, event tickets, cash, gift cards or more.

What Types Of Rewards Are Offered To Me?

There are multiple ways in which you can redeem your rewards points, the categories are as follows: Travel, Merchandise, Gift Cards, Cash Back, Downloads and Activities and Events by going to the redemption website.

Is There A Wait Time On When I Can Use My Reward Points?

No. Once credited they are available for immediate redemption.

Is There Any Blackout Dates On Travel?

No. There are no blackout dates on travel.