USC CREDIT UNION

Platinum Mastercard® Account Opening Table and Disclosures

This Account Opening Table and Disclosures ("Account Opening Table") is incorporated into and becomes part of your USC Mastercard® Credit Card Agreement & Federal Truth-In-Lending Disclosure Statement ("Agreement and Disclosure Statement"). Please keep this Account Opening Table attached to your Agreement and Disclosure Statement.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) - for Purchases	**11.90%** to **18.00%**	This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** Introductory APR for balance transfers made within the first 60 days that your account is open. Except for existing USC Credit Union loans, all balance transfers qualify for the introductory APR. The introductory APR will remain in effect for the first 18 billing cycles. After that, your APR will be **11.90%** to **18.00%**. This APR will vary with the market based on the Prime Rate.	
APR for Cash Advances	**11.90%** to **18.00%**	This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**13.90%** to **20.00%** **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.	This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment in two consecutive billing cycles.
How to Avoid Paying Interest on Purchases	Your due date is 27 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. We will begin charging interest on cash advances and balance transfers (unless the balance transfer is subject to the introductory APR noted above) on the transaction date.	
For Credit Card Tips from the Federal Reserve Board	**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	**None**
Transaction Fees	
• **Balance Transfer**	Either **3.00%** of the total amount transferred per transaction during the first 6 months that your account is open or **$10.00** whichever is greater. After that, **none**.
• **Cash Advance**	**2.00%** of the amount of the Cash Advance, but not less than **$10.00** nor greater than **$50.00** per Cash Advance.
• **Foreign Transaction**	**None**
Penalty Fees	
• **Late Payment**	Up to **$10.00**
• **Returned Payment**	Up to **$26.00**

How We Will Calculate Your Balance: We use a method called "Average Daily Balance" (including Current Transactions). See your Agreement and Disclosure Statement for details.

Limitations on Introductory APR: The introductory APR is not available to current cardholders of any USC Credit Union credit card or previous cardholders of any USC Credit Union credit card who received a new card introductory APR within the last 48 months. If you are an existing USC Credit Union credit cardholder and would like this introductory offer, please call the number on the back of your card to see if you are eligible. You will not receive the introductory APR if you change card products.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Terms And Conditions

In signing and returning this application to USC Credit Union (herein referred to as "Credit Union"), you certify that you have read the terms and conditions and the information you have provided is true and correct to the best of your knowledge. You certify that you are at least 18 years of age or older as required to satisfy the minimum legal contracting age of your state and you are a United States citizen or a permanent resident alien of the United States. You also authorize Credit Union to review your credit and employment history and any other information the Credit Union may receive in order to process your application. You understand that the credit line on this account will be determined after a review of your application by Credit Union and will be based on various factors, including income. The minimum approved credit line is $500. Credit Union maintains the right not to open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if you do not meet Credit Union's standards for creditworthiness; b) your name and/or mailing address have been altered; or c) based upon your income reported on this application and/or other factors, the Credit Union is unable to establish that you have the ability to repay the account assuming full utilization of the approved credit limit. You understand you have the right to review your credit history by contacting the credit reporting agencies. The Credit Union may change the APRs, fees, and other terms of your account at any time in accordance with applicable law and the Account Agreement, which the Credit Union will send you when your account is opened. Factors the Credit Union may consider in determining whether and how to change your terms include the frequency and severity of defaults and other indications of risk on accounts with Credit Union and other creditors. To the extent allowed by law, the new terms will affect all outstanding balances. The terms of this offer may not be applied to existing Credit Union accounts. This offer is nontransferable and is void to residents of GU, PR, VI, and all other U.S. dependent areas. **By requesting a Balance Transfer,** you authorize the Credit Union to pay the listed account(s) by utilizing your USC Credit Union Mastercard® credit card account. You understand that you are applying for a transfer amount up to the total amount listed on your Balance Transfer request. Balance transfers are processed in the order listed and for the amount requested, or up to your available credit line. Your 0% APR introductory rate will be in effect for the first 18 billing cycles. After that, your interest will accrue at the standard rate for balance transfers (**11.90% - 18.00%** based on your creditworthiness). The Credit Union will not be responsible for any charges, fees, or transactions billed to you by the accounts listed on the balance transfer form. USC Credit Union is not responsible for satisfying any obligation you may have regarding a payment due to the below creditor(s) by a specific date. You will continue to make payments until the balance transfer is complete. You understand that Credit Union will advise you if it is unable to process your transfer request for any reason. You may not transfer balances to pay any existing USC Credit Union account. You agree to abide by the complete terms and conditions of this account that will accompany your card when delivered.