



1232 Wentzville Pkwy
Wentzville, MO 63385
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APPLICATION AND
SOLICITATION
DISCLOSURE



PREMIER PLATINUM/SIGNATURE REWARDS/BLUE
SECURED PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Premier Platinum 12.24% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards 14.24% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Blue Secured Platinum 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Premier Platinum 4.99% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 12.24% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards 4.99% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 14.24% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Premier Platinum 15.24% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards 17.24% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

Penalty APR and When it Applies	Premier Platinum 18.00% Signature Rewards 18.00% Blue Secured Platinum 18.00% This APR may be applied to your account if you: - Make a late payment. 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.
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.
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	
Set-up and Maintenance Fees - Annual Fee - Application Fee	None None
Transaction Fees - Balance Transfer Fee - Premier Platinum, Signature Rewards - Cash Advance Fee - Premier Platinum, Signature Rewards - Foreign Transaction Fee - Premier Platinum, Signature Rewards - Foreign Transaction Fee - Blue Secured Platinum	\$20.00 or 2.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$20.00) \$25.00 or 2.00% of the amount of each cash advance, whichever is greater (Minimum Fee: \$10.00 - Maximum Fee: \$25.00) 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee - Premier Platinum, Signature Rewards - Returned Payment Fee - Blue Secured Platinum	Up to \$18.00 Up to \$27.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Premier Platinum, Signature Rewards:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Alltru Federal 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 Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

SEE NEXT PAGE for more important information about your account.

Effective Date:

The information about the costs of the card described in this application is accurate as of: February 26, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Missouri Fee Notice – Premier Platinum and Signature Rewards:

This Disclosure is controlled and governed by federal law and the laws of the State of Missouri including Section 408.145 RSMO except to the extent that such laws are inconsistent with or preempted by applicable federal law.

Missouri Fee Notice – Blue Secured Platinum:

This Disclosure is controlled and governed by federal law and the laws of the State of Missouri except to the extent that such laws are inconsistent with or preempted by applicable federal law.

Other Fees & Disclosures:Late Payment Fee:

\$18.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Premier Platinum, Signature Rewards:

\$20.00 or 2.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$20.00.

Cash Advance Fee (Finance Charge) - Premier Platinum, Signature Rewards:

\$25.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never be less than \$10.00 or exceed \$25.00.

Returned Payment Fee - Premier Platinum, Signature Rewards:

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

Returned Payment Fee - Blue Secured Platinum:

\$25.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

\$8.50.

Rush Fee - Premier Platinum, Signature Rewards:

\$30.00 second day.

Statement Copy Fee - Premier Platinum, Signature Rewards:

\$5.00 per document.