



1232 Wentzville Pkwy  
Wentzville, MO 63385  
www.alltrucu.org

APPLICATION AND  
SOLICITATION  
DISCLOSURE



PREMIER RATE/SIGNATURE REWARDS/BLUE SECURED  
PLATINUM

| Interest Rates and Interest Charges        |  |
|--|--|
| Annual Percentage Rate (APR) for Purchases | <p><b>Premier Rate</b><br/><b>11.49% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Signature Rewards</b><br/><b>13.49% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Blue Secured Platinum</b><br/><b>18.00%</b><br/>This APR will vary with the market based on the Prime Rate.</p>                               |
| APR for Balance Transfers                  | <p><b>Premier Rate</b><br/><b>4.99%</b> Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be <b>14.49% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Signature Rewards</b><br/><b>4.99%</b> Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be <b>16.49% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances                      | <p><b>Premier Rate</b><br/><b>14.49% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Signature Rewards</b><br/><b>16.49% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>   |

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|---|---|
| <b>Penalty APR and When it Applies</b>  | <b>Premier Rate</b><br><b>18.00%</b><br><br><b>Signature Rewards</b><br><b>18.00%</b><br><br><b>Blue Secured Platinum</b><br><b>18.00%</b><br><br>This APR may be applied to your account if you:<br>- Make a late payment.<br><br><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. |
| <b>How to Avoid Paying Interest on Purchases</b>  | 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.  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>   | <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>  |
| <b>Fees</b>   |   |
| <b>Set-up and Maintenance Fees</b><br>- Annual Fee<br>- Application Fee   | <b>None</b><br><b>None</b>  |
| <b>Transaction Fees</b><br>- Balance Transfer Fee - Premier Rate, Signature Rewards<br>- Cash Advance Fee - Premier Rate, Signature Rewards<br>- Foreign Transaction Fee - Premier Rate, Signature Rewards<br>- Foreign Transaction Fee - Blue Secured Platinum | <b>\$20.00</b> or <b>2.00%</b> of the amount of each balance transfer, whichever is greater<br><b>\$25.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Minimum Fee: <b>\$10.00</b> - Maximum Fee: <b>\$25.00</b> )<br><b>1.00%</b> of each transaction in U.S. dollars<br><br><b>None</b>  |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee - Premier Rate, Signature Rewards<br>- Returned Payment Fee - Blue Secured Platinum   | Up to <b>\$18.00</b><br>Up to <b>\$27.00</b><br><br>Up to <b>\$25.00</b>  |

#### **How We Will Calculate Your Balance:**

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

#### **Promotional Period for Introductory APR - Premier Rate, 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.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: **January 29, 2026**

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Missouri Fee Notice – Premier Rate 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 Rate, Signature Rewards:

\$20.00 or 2.00% of the amount of each balance transfer, whichever is greater.

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

\$30.00 second day.

Statement Copy Fee - Premier Rate, Signature Rewards:

\$5.00 per document.