



APPLICATION AND
SOLICITATION
DISCLOSURE



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

DuPage Canvas®

to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

DuPage Thrive®

Introductory APR for a period of 12 billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

DuPage Imagine Rewards®

Introductory APR for a period of 12 billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

DuPage Inspire® Cash Back Signature

Introductory APR for a period of 12 billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<p>APR for Balance Transfers</p>	<p>DuPage Canvas® to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>DuPage Thrive® Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>DuPage Imagine Rewards® Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>DuPage Inspire® Cash Back Signature to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>DuPage Canvas® to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>DuPage Thrive® to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>DuPage Imagine Rewards® to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>DuPage Inspire® Cash Back Signature to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When it Applies</p>	<p>DuPage Canvas®</p> <p>DuPage Thrive®</p> <p>DuPage Imagine Rewards®</p> <p>DuPage Inspire® Cash Back Signature</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>Minimum Interest Charge</p>	<p>None</p>

SEE NEXT PAGE for more important information about your account.

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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$5.00 or 3.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$50.00) None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None 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 - DuPage Thrive®, DuPage Imagine Rewards®:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on DuPage Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR - DuPage Inspire® Cash Back Signature:

The Introductory APR for purchases will apply to transactions posted to your account during the first 90 days following the opening of your account.

Effective Date:

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

For California Borrowers, the DuPage Canvas®, DuPage Thrive®, DuPage Imagine Rewards® and DuPage Inspire® Cash Back Signature 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater. However, this fee is waived after the promotional period as disclosed in the Promotional Period for Introductory APR.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$50.00.

SEE NEXT PAGE for more important information about your account.

Returned Payment Fee:

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

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$30.00.