Quorum
FEDERAL CREDIT UNION

2500 Westchester Avenue, Suite 411
Purchase, NY 10577

APPLICATION AND SOLICITATION DISCLOSURE

mastercard

RATEWISE MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**11.90% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**11.90% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**11.90% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	 **$5.00** or **2.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$25.00**) **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 1, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the World MasterCard is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

SEE NEXT PAGE for more important information about your account.

Other Fees & Disclosures:

Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed $25.00.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Pay-by-Phone Fee:
$5.00.

Rush Fee:
$15.00 overnight.

Statement Copy Fee:
$10.00.

Minimum Payment:
The Minimum Payment Due is 2.00% of Your total New Balance, or $25.00, whichever is greater, plus any amount past due and any amount by which You have exceeded Your applicable credit limit. If Your total New Balance is less than $25.00, then Your Minimum Payment Due is the amount of the total New Balance.