

Credit Card Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	HPCU credit card: 0.00% introductory APR for six months. After that, 7.99% to 18.00% based on your creditworthiness. Upon a minimum 45-day advance notice, adjustable APR credit cards are subject to change based on market conditions.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. For Secured MasterCard, you cannot avoid paying interest, and we will begin charging interest on the transaction date. For all other accounts, we will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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 to Open or Maintain Your Account	
Annual Fee	\$35.00 for Platinum Rewards account only
Transaction Fees	Balance transfer: none Cash advance: none Foreign transaction: up to 1.00% of each transaction in U.S. dollars
Penalty Fees	Late payment: up to \$25.00 Over the credit limit: none Returned payment: up to \$25.00
Calculating Your Balance	We use a method called "average daily balance (includes new purchases)."

Effective Date: The information about the costs of the card described in this disclosure is accurate as of November 7, 2018. This information may have changed after that date. To find out what may have changed, contact us at 713.986.0200.