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Amalgamated Bank of Chicago Union Credit Card Application Disclosures

As required by law, the rates, fees, other costs and certain other terms of this credit offer are disclosed below. The Amalgamated Bank of Chicago BankCard Cardmember Agreement sets forth all account terms and will be sent with the card upon approval. Account terms may change. Any changes will be in accordance with your Cardmember Agreement and applicable law.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0% introductory APR for 12 months from date of account opening. After that, your APR will be 9.50%. These APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers	Your APR will be 9.50%. These APRs will vary with the market based on the Prime Rate.
APR for Cash Advances	Your APR will be 14.50%. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 . (speedbump.aspx?link= http://www.consumerfinance.gov/learnmore/)

Fees

Annual Fee	None
Transaction Fees	
Cash Advance	3% of each advance (minimum \$5)
Balance Transfer	3% of each balance transfer (minimum \$5)
International Transaction	3% of transaction amount

Penalty Fees	
Late Payment	Up to \$35
Returned Payment	Up to \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your account agreement for more details.

NY 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 by calling 1-800-342-3736, or on the web at www.dfs.ny.gov ([speedbump.aspx?link=http://www.dfs.ny.gov/](http://www.dfs.ny.gov/speedbump.aspx?link=http://www.dfs.ny.gov/)), or by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov> ([speedbump.aspx?link=http://www.consumerfinance.gov/](http://www.consumerfinance.gov/speedbump.aspx?link=http://www.consumerfinance.gov/)).

Loss of Introductory APR: We may end your introductory APR and apply your standard APR if you make a late payment.

Negative Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CA Residents: A married applicant may apply for a separate account.

DE and MD Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

OH Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Married WI Residents: No provision of a marital property agreement, a unilateral statement under section 766.59 or a court decree under section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

ABOC Rewards Programs

ABOC Rewards Points. “ABOC Rewards Points” are the points you earn under ABOC Platinum Rewards and ABOC Rewards Program (Program). One dollar in net purchases is equal to one ABOC Rewards Point. Extra ABOC Rewards Points can be earned when shopping through our rewards website or from promotions we may offer from time to time.

Point Redemption. The Program offers Cash (in the form of Statement Credits), Gift Cards, Merchandise, Cruises and Airfare. Redemption values for these reward options may vary.

Loss of ABOC Rewards Points. Your ABOC Rewards Points will never expire as long as your account is open and in good standing. If you close your account you will lose your ABOC Rewards Points.

General. The Program is a service provided through BreakAway Loyalty LLC, Roswell, Georgia. ABOC reserves the right to cancel, change terms, rules, conditions and fees at any time in the future including, but not limited to, any annual membership fee; or suspend or end the Program at any time without notice. This could result in the cancellation of any unredeemed ABOC Rewards Points.

Program Terms & Conditions. The full Program Terms & Conditions will be sent to you once your account is established. They will also be made available to you through the Program website at www.abocrewards.com (<http://www.abocrewards.com>).

Amalgamated Bank of Chicago Union Credit Card Account Disclosures

Click Here (<https://www.aboc.com/ContentDocumentHandler.ashx?documentId=38634>) to view the Gold, Gold Plus, Standard, Standard Plus, Union, Secured Gold and Secured Standard Account disclosures.

Account disclosures are included with your Amalgamated Bank of Chicago BankCard Account Agreement and Disclosure Statement. These disclosures show the current rates and charges applicable to your BankCard account.

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