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## Credit Card Disclosures

### Amalgamated Bank of Chicago BankCard 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

	<b>Union, Gold and Gold Secured</b>	<b>Gold Plus and Union Plus</b>	<b>Standard</b>	<b>Standard Plus</b>	<b>Standard Secured</b>
<b>Annual percentage rate (APR) for purchases</b>	<b>9.75%</b>	<b>7.75%</b>	<b>11.25%</b>	<b>8.00%</b>	<b>13.25%</b>
	These APRs will vary with the market based on the Prime Rate.				
<b>APR for Balance Transfers</b>	<b>9.75%</b>	<b>7.75%</b>	<b>11.25%</b>	<b>8.00%</b>	<b>13.25%</b>
	These APRs will vary with the market based on the Prime Rate.				
<b>APR for Cash Advances</b>	<b>14.75%</b>	<b>12.75%</b>	<b>16.25%</b>	<b>13.00%</b>	<b>18.25%</b>
	These APRs will vary with the market based on the Prime Rate.				
<b>Paying Interest</b>	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.				
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> . (speedbump.aspx?link= <a href="http://www.consumerfinance.gov/learnmore/">http://www.consumerfinance.gov/learnmore/</a> )				

#### Fees

<b>Annual Fee</b>	<b>None</b> for Union, Gold or Standard; <b>\$35</b> for Union Plus;
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	<b>\$37</b> for Standard Plus; <b>\$45</b> for Gold Plus; <b>\$50</b> for Gold Secured or Standard Secured;
<b>Transaction Fees</b> Cash Advance Balance Transfer International Transaction	<b>3%</b> of each advance (minimum <b>\$5</b> ) <b>3%</b> of each advance (minimum <b>\$5</b> ) <b>3%</b> of transaction amount
<b>Penalty Fees</b> Late Payment Returned Payment	<b>Up to \$35</b> <b>Up to \$25</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new transactions)."

**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](http://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/)).

**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.

## **Amalgamated Bank of Chicago BankCard Account**

## Disclosures

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

### HELPFUL LINKS

#### Bank Online

##### LOG IN

Learn More  
About Online Banking (<online-services.aspx>)

#### Apply for a Credit Card

##### CHOOSE A CARD

[PRIVACY POLICY \(PRIVACY.ASPX\)](#)

[SECURITY \(SECURITY.ASPX\)](#)

[TERMS OF USE \(TERMS-OF-USE.ASPX\)](#)

[CODE OF ETHICS \(CODE-OF-ETHICS.ASPX\)](#)

Member FDIC. Equal Housing Lender: NMLS #648711

\*Investments in Trust accounts are not FDIC-insured and have investment risk and may go down in value.

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