

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of May 29, 2020. You can call Us at (509) 495-2000 [callers from outside the (509) area code may call collect] or write Us at Avista Corp. Credit Union, P.O. Box 3727, MSC 36, Spokane, WA 99220 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	MasterCard: <u>5.99</u> % - <u>13.99</u> % based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.
APR For Balance Transfers	MasterCard: <u>5.99</u> % - <u>13.99</u> % based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.
APR For Cash Advances	MasterCard: <u>5.99</u> % - <u>13.99</u> % based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.
Penalty APR And When it Applies	<p>17.99%</p> <p>This APR may be applied to Your Account if:</p> <ol style="list-style-type: none"> 1) You make a late payment 2) Your payment is returned 3) You exceed Your credit limit <p>How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>
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 interest on purchases if You pay Your entire balance owed 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

Set-Up Fees	
<ul style="list-style-type: none"> • Additional Card 	\$5.00
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance • Balance Transfer • Foreign Transaction 	<p>\$10.00</p> <p>1.00% of the transfer (\$5.00 minimum - \$100.00 maximum)</p> <p>1.00% of each foreign currency transaction in U.S. Dollars.</p> <p>1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Returned Payment • Late Payment 	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

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