Building Trades Credit Union
12080 73rd Avenue North
Maple Grove, MN 55369
763-315-3888
800-496-2460
www.buildingtradesCU.com

APPLICATION AND SOLICITATION DISCLOSURE

mastercard

MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**15.00%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**15.00%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**15.00%** 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.
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	
Transaction Fees - Foreign Transaction Fee	 **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 (including new purchases)."

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

For California Borrowers, the 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.

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

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

LOANLINER

SEE NEXT PAGE for more important information about your account.

Card Replacement Fee:
$20.00.

Rush Fee:
$45.00.

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