This Additional Disclosure contains additional terms for your SYNERGY FEDERAL CREDIT UNION MasterCard® Platinum credit card account. This Additional Disclosure is incorporated into the SYNERGY FEDERAL CREDIT UNION Credit Card Agreement and Disclosure Statement for your MasterCard Account and should be maintained with your copy of the Agreement and Disclosure Statement for future reference. Rates are subject to change from time to time.

The following terms supplement the COST OF CREDIT terms in your Agreement and Disclosure Statement:

**THE INDEX:** The applicable periodic rate used to compute the INTEREST CHARGES for all advances is based on an index (the “Index”), which is the U.S. Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of the month and is subject to change monthly.

**INTEREST RATE:** The ANNUAL PERCENTAGE RATE (APR) for purchases, cash advances, and balance transfers, in any given billing cycle will be the Index plus a margin of 8.40%. As of May 1, 2020, the Daily Periodic Rate for all advances is 0.03192%, which has a corresponding APR of 11.65%.