Har-co Credit Union

30 N. Hickory Avenue • Bel Air, MD 21014

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA BLACK/VISA SILVER/STUDENT ADVANTAGE VISA/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Black** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **11.99% to 13.54%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Silver** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **14.49% to 17.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Student Advantage Visa** **0.00%** Introductory APR for 6 months from account opening. After that, your APR will be **11.99% to 17.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **7.25%** This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Balance Transfers	**Visa Black** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **11.99% to 13.54%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Silver** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **14.49% to 17.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Student Advantage Visa** **0.00%** Introductory APR for 6 months from account opening. After that, your APR will be **11.99% to 17.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Black** **11.99% to 13.54%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Silver** **14.49% to 17.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Student Advantage Visa** **11.99% to 17.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **7.25%** 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.
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	
Annual Fee - Annual Fee	 **None**

SEE NEXT PAGE for more important information about your account.

Transaction Fees - Balance Transfer Fee - Visa Black - Balance Transfer Fee - Visa Silver, Student Advantage Visa - Cash Advance Fee - Visa Black, Visa Secured - Cash Advance Fee - Visa Silver, Student Advantage Visa - Foreign Transaction Fee - Transaction Fee for Purchases	 **None** **3.00%** of the amount of each balance transfer **None** **1.50%** of the amount of each cash advance **None** **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** Up to **$20.00**

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

Promotional Period for Introductory APR - Visa Black, Visa Silver:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on HAR-CO Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR - Student Advantage Visa:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 6 months following issuance of your card. Any existing balances on HAR-CO Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:
We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:
The information about the costs of the card described in this application is accurate as of: **September 18, 2025**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Black, Visa Silver, Student Advantage Visa and Visa Secured are secured credit cards. 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.

Notice to New York 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. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

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

<u>Balance Transfer Fee (Finance Charge) - Visa Silver, Student Advantage Visa:</u>
3.00% of each balance transfer.

SEE NEXT PAGE for more important information about your account.

Cash Advance Fee (Finance Charge) - Visa Silver, Student Advantage Visa:
1.50% of each cash advance.

Returned Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$5.00.

Emergency Card Replacement Fee:
$5.00.

Statement Copy Fee:
$5.00 per document.