APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.80% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**12.80% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**18.00%**
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if you: - Make a late payment; or - Make a payment that is returned. **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **$5.00** or **2.00%** of the amount of each balance transfer, whichever is greater **$5.00** or **3.00%** of the amount of each cash advance, whichever is greater **2.00%** 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)."

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment or make a payment that is returned.

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 27, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum 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

LOANLINER

SEE NEXT PAGE for more important information about your account.

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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:
Late Payment Fee:
$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.

Balance Transfer Fee (Finance Charge):
$5.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

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

Card Replacement Fee:
$10.00.

Pay-by-Phone Fee:
$7.50.

Rush Fee:
$25.00 second day.

Statement Copy Fee:
$1.00 per page.

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