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APPLICATION AND
SOLICITATION
DISCLOSURE



VISA PLATINUM/VISA REWARDS/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 10.50% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Rewards 12.50% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 10.50% to 12.50% , 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	Visa Platinum 10.50% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Rewards 12.50% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 10.50% to 12.50% , 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	Visa Platinum 17.99% Visa Rewards 17.99% Visa Secured 17.99%

Penalty APR and When it Applies	Visa Platinum None Visa Rewards None Visa Secured None
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$30.00 Up to \$30.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: March 11, 2026

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee:

\$30.00 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:

\$30.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$30.00 or the amount of the returned convenience check, whichever is less.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$25.00 second day.

Statement Copy Fee:

\$3.00 per page.