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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA PLATINUM/VISA PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 3.90% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.90% to 17.50%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 3.90% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 14.90% to 17.50%, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 3.90% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.90% to 17.50%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 3.90% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 14.90% to 17.50%, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 12.90% to 17.50%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 14.90% to 17.50%, based on your creditworthiness.</p>
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
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<p>None None 1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars None</p>

SEE NEXT PAGE for more important information about your account.

Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply from the date of your first purchase or balance transfer completed within 60 days following the issuance of your card.

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 10, 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 Platinum and Visa Platinum Rewards 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:

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.

Card Replacement Fee:

\$5.00.

Rush Fee:

\$65.00.

Statement Copy Fee:

\$5.00.