

IMPORTANT VISA® CREDIT CARD DISCLOSURES

The information appearing on this Disclosure is accurate as of **January 21, 2026**. This information may have changed after that date. To find out what may have changed, visit blazecu.com, call us at 651.215.3500 or 888.347.7473 or write us at Blaze Credit Union, 2025 Larpenteur Ave W, Falcon Heights, MN 55113. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

Interest Rates and Interest Charges	Visa Platinum®	Visa® Platinum Rewards	Visa Signature®
Annual Percentage Rate (APR) for Purchases	0.00 % Introductory APR for 12 months. After that, your Standard APR will be 12.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	0.00 % Introductory APR for 12 months. After that, your Standard APR will be 16.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	0.00 % Introductory APR for 12 months. After that, your Standard APR will be 16.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	16.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	16.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	2.99 % Introductory APR for 12 months from date of account opening for any transfer(s) completed within the first 90 days of account opening. After that, your Standard APR will be 12.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	2.99 % Introductory APR for 12 months from date of account opening for any transfer(s) completed within the first 90 days of account opening. After that, your Standard APR will be 16.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	2.99 % Introductory APR for 12 months from date of account opening for any transfer(s) completed within the first 90 days of account opening. After that, your Standard APR will be 16.40% to 17.99 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	Pay full amount of the New Balance of Purchases within 25 days of your statement closing date. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
Minimum Interest Charge	None		
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		

SEE NEXT PAGE for more important information about this account

Fees	
Fees to Open or Maintain your Account	None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None <u>2</u> % of the amount of each cash advance or \$ 5.00 , whichever is greater <i>Visa Platinum® & Visa® Platinum Rewards:</i> <u>1</u> % of U.S. dollar transaction amount <i>Visa Signature®:</i> None
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$ 25.00 if minimum payment is not received by the payment due date. None Up to \$ 25.00 if your payment is returned for any reason.

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

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Rush Card: **\$19.00 per card**