

VISA CREDIT CARD ADDENDUM Notification of Promotional Rate

Between **January 1, 2026** and **March 31, 2026**, your Annual Percentage Rate (APR) for **balance transfers** and **cash advances** will be 1.67%,¹ and will remain at this promotional rate until **December 31, 2026**.

On **January 1, 2027**, the unpaid balance of any promotional rate balance transfers and cash advances will revert to the variable APR in force in your credit card agreement, which ranges from 12.45% - 17.90%.²

This addendum is to be used in conjunction with and should be considered a part of your Family Trust Federal Credit Union Visa Credit Card application and agreement.

¹ Only applies to balance transfers from other financial institutions and cash advances made during this "promotional period," which may not exceed your approved credit limit. Qualifying cash advance transactions include those processed using an ATM, PIN or digital banking. The promotional APR does not apply to purchases, transactions processed as a credit through the Visa network or transactions made after March 31, 2026. We may end your promotional APR and apply the prevailing APR if you are 60 days late in making payments.

² The APR is effective as of 1/01/2026 and may vary depending on an evaluation of your credit and other underwriting factors. The APR will change with the market based on the Prime Rate and is subject to change without notice.

For questions about this promotion, contact your Lending Consultant or call 803-367-4100.