

**Choice Rewards World Mastercard® Card  
Account Opening Disclosure Addendum**

As of March 31, 2026

| Interest Rate and Charges                                                                                                          |                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases                                                                                         | <b>11.75% - 18.00%.</b> This APR will vary with the market based on the Prime Rate.                                                                                                                                                                                                                            |
| APR for Balance Transfers                                                                                                          | <b>11.75% - 18.00%.</b> This APR will vary with the market based on the Prime Rate.                                                                                                                                                                                                                            |
| APR for Cash Advances                                                                                                              | <b>18.00%.</b> This APR will vary with the market based on the Prime Rate.                                                                                                                                                                                                                                     |
| Minimum Interest Charge                                                                                                            | None                                                                                                                                                                                                                                                                                                           |
| Paying Interest                                                                                                                    | Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the date the transaction is posted to your account. |
| 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 Consumer Financial Protection Bureau website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .                                                                         |
| Fees                                                                                                                               |                                                                                                                                                                                                                                                                                                                |
| Set-up and Maintenance Fees <ul style="list-style-type: none"><li>Annual Fee</li></ul>                                             | None                                                                                                                                                                                                                                                                                                           |
| Transaction Fees <ul style="list-style-type: none"><li>Foreign Transaction</li><li>Cash Advance</li><li>Balance Transfer</li></ul> | None<br>None<br>None                                                                                                                                                                                                                                                                                           |
| Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>                                 | Up to \$25.00<br>Up to \$25.00                                                                                                                                                                                                                                                                                 |

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**How We Will Calculate Your Balance:** For Purchases, we use a method called "average daily balance" (excluding new Purchases). For Cash Advances and Balance Transfers, we use a method called "average daily balance" (including new Cash Advances and Balance Transfers). See your Card Agreement and Disclosure Statement for more details.

**How We Calculate Variable Rates Based on the Prime Rate:** We use the U.S. prime Rate listed in *The Wall Street Journal*. For the Purchase APR and Balance Transfer APR we add 5.00% to 14.74% to the Prime Rate based on your credit worthiness. For the Cash Advance APR, we add up to 18.00% to the Prime Rate.

The maximum annual **finance charge** applied to your balance (inclusive of applicable APR and applicable fees) shall not exceed 18.00% or the maximum rate allowed by law.

**How We Calculate Your Minimum Payment:** Your minimum payment will be 2% of your balance or \$25.00 whichever is greater. If your balance is less than \$25.00 your minimum payment will be equal to your balance.

**Balance Transfers:** You may request a Balance Transfer at anytime. Balance Transfers between First Technology Federal Credit Union credit card accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued by First Technology Federal Credit Union. Interest will start to accrue on the day the Balance Transfer posts to your account. Balance Transfers will receive the Purchase APR and post to the Purchase balance of your account unless the transfer is made in connection with a Promotional or Introductory offer from us.

**Change In Terms:** We may change, revise, supplement, reduce, replace or otherwise modify the terms of your account as permitted by law. When required, we will send you notice before doing so.

**Loss of Promotional or Introductory Balance Transfer APR:** If you have a Promotional or Introductory rate on your account we may apply the 11.75% - 18.00% APR for Balance Transfers if you make a late payment during the Promotional or Introductory period. This APR will vary with the market based on the Prime Rate.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Card Agreement and Disclosure Statement.

### Periodic Rates:

- The Purchase APR and Balance Transfer APR are 11.75% - 18.00%, which is a monthly periodic rate of 0.9792% - 1.50%.
- The Cash Advance APR is 18.00%, which is a monthly periodic rate of 1.50%

### Margin:

- Purchases and Balance Transfers will be charged 5.00% - 14.74% above the Prime Rate. Maximum APR not to exceed 18.00%.
- Cash Advances will add up to 18.00% to the Prime Rate. Maximum APR not to exceed 18.00%.

For more details on how the Prime Rate is determined, please refer to your Card Agreement and Disclosure Statement.

**For additional account fees please find our Fee Schedule/Sheet at [firsttechfed.com](https://firsttechfed.com).**