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APPLICATION AND SOLICITATION DISCLOSURE



PLATINUM VISA/PLATINUM VISA REWARDS SHARE SECURED VISA GLOBAL GOOD/TOLSON CENTER GIVING

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Platinum Visa 16.99% to 17.99%, based on your creditworthiness. Platinum Visa Rewards 16.99% Share Secured Visa 17.99% Global Good/Tolson Center Giving 16.99% to 17.99%, based on your creditworthiness.
APR for Balance Transfers	Platinum Visa 16.99% to 17.99%, based on your creditworthiness. Platinum Visa Rewards 16.99% Share Secured Visa 17.99% Global Good/Tolson Center Giving 16.99% to 17.99%, based on your creditworthiness.
APR for Cash Advances	Platinum Visa 16.99% to 17.99%, based on your creditworthiness. Platinum Visa Rewards 16.99% Share Secured Visa 17.99% Global Good/Tolson Center Giving 16.99% to 17.99%, based on your creditworthiness.
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 .

SEE NEXT PAGE for more important information about your account.

Fees	
Annual Fee - Annual Fee – Platinum Visa Rewards	\$50.00 , fee may be waived
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$5.00 or 4.00% of the amount of each cash advance, whichever is greater None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Effective Date:

The information about the costs of the card described in this application is accurate as of: 8/14/2025 .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum Visa, Platinum Visa Rewards, Share Secured Visa and Global Good/Tolson Center Giving 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 14 or more days late in making a payment.

Annual Fee - Platinum Visa Rewards: \$50.00 . If Your Account is subject to an Annual Fee, the fee will be charged to Your Account upon the issuance of Your Card. Each year following, the Annual Fee will be charged to Your Account during the same month that You Were first charged the fee. The fee will be charged each year until Your Account is closed and paid in full. The Annual Fee will be waived with an active open INOVA Federal Credit Union Shield Checking Account with no negative share accounts on the anniversary date of the annual fee. If the Shield Checking Account is closed after the anniversary date the Annual Fee will be assessed.

Cash Advance Fee (Finance Charge): \$5.00 or 4.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Global Good: INOVA Federal Credit Union will donate 15.00% of the interchange fee on every purchase you make to the Worldwide Foundation for Credit Unions. Donations from your purchases help provide access to the financial building blocks needed to support families and strengthen economies in communities around the world.

Tolson Center Giving: INOVA Federal Credit Union will donate 15.00% of the interchange fee on every purchase you make to the Tolson Center for Community Excellence. Donations from your purchases will help support inclusive learning, recreational and cultural exchange, and opening doors to bright futures for those served by the Tolson Center from the Elkhart, Indiana community.