

LANDMARK CREDIT UNION

P.O. Box 510870
 New Berlin, WI 53151
 (262) 796-4500

**CREDIT CARD
 ACCOUNT OPENING
 DISCLOSURE**
**VISA® SIGNATURE CASH BACK**

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure.
 Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 12 months from Account opening. After that, Your APR will be 22.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for 12 months from Account opening. After that, Your APR will be 22.49% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99%
Penalty APR and When it Applies	29.99% This APR may be applied to Your Account if You: - Make a late payment. How Long Will the Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply until You make three consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases or balance transfers if You pay Your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If You are charged interest, the charge will be no less than \$1.00 .
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	3.00% of the amount of each balance transfer during the first 60 days following the opening of Your Account. After that, the fee will be either \$5.00 or 5.00% of the amount of each balance transfer, whichever is greater. \$5.00 or 3.00% of the amount of each cash advance, whichever is greater. 1.00% of each transaction in U.S. dollars.
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$30.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See Your Account Agreement for more details.

Promotional Period for Introductory APR: The Introductory APR for purchases will apply to transactions posted to Your Account during the first 12 months following the opening of Your Account. The Introductory APR for balance transfers will apply during the first 12 months following the opening of Your Account. Balance transfers completed within the first 60 days of opening Your Account, will qualify for 3.00% balance transfer fee and Introductory APR. Any existing balances on Landmark Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR: We may end Your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if You are 60 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if You are 60 days late in making a payment. If a minimum payment or any portion thereof is past due by more than 60 days, Your APR will increase to the Penalty APR as disclosed in the table under “Penalty APR and When it Applies.” This Penalty APR will be effective following any notice and waiting period required by law. The Penalty APR will remain on Your Account until Your Account has been paid on time as disclosed in the “Penalty APR and When it Applies” section and with no other event of default.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

SEE NEXT PAGE for more important information about your account.

Military Lending Act Disclosures: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 866-952-8199 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if You are one or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Balance Transfer Fee (Finance Charge): 3.00% of the amount of each balance transfer during the first 60 days following the opening of Your Account. After that, You will be charged a fee of \$5.00 or 5.00% of the amount of each balance transfer, whichever is greater. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

Cash Advance Fee (Finance Charge): \$5.00 or 3.00% of the amount of each cash advance, whichever is greater. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Returned Payment Fee: \$30.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Returned Convenience Check Fee: \$30.00 or the amount of the returned convenience check, whichever is less. If Your Account is subject to a Returned Convenience Check Fee, the fee will be charged to Your Account when a convenience check is returned for any reason.

Card Replacement Fee: \$6.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Pay-by-Phone Fee: \$10.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make a payment by telephone as disclosed on this Disclosure.

Statement Copy Fee: \$6.00. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

Rush Card Fee: \$45.00. If Your Account is subject to a Rush Card Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Periodic Rates:

The Introductory Purchase APR is **0.00%** which is a monthly periodic rate of **0.0000%**

The Purchase APR is **22.49%** which is a monthly periodic rate of **1.8742%**

The Introductory Balance Transfer APR is **0.00%** which is a monthly periodic rate of **0.0000%**

The Balance Transfer APR is **22.49%** which is a monthly periodic rate of **1.8742%**

The Cash Advance APR is **29.99%** which is a monthly periodic rate of **2.4992%**

The Penalty Rate APR is **29.99%** which is a monthly periodic rate of **2.4992%**

Variable Rate: The ANNUAL PERCENTAGE RATE (APR) may increase in the future. The APR is subject to change on the first day of the billing cycle occurring after the completion of a full statement cycle to reflect any change in the Index and will be determined by the Prime Rate on the 10th of each month, if the 10th day falls on a day the Wall Street Journal does not publish, We will identify the Prime Rate published on the last publishing day preceding the 10th day of the month, to which We add a margin. The APR will never be greater than 29.99%. Any increase in the APR will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:

Purchases will be charged at **14.99%** above the Index.

Balance Transfers will be charged at **14.99%** above the Index.

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Revised August 1, 2025