



CREDIT CARD TERMS & CONDITIONS

Visa Credit Card Application and Solicitation Disclosure

Interest Rates and Interest Charges

Annual Percentage Rate (APR) For Purchases

Visa Platinum Advantage Rewards

12.90% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Cash Rewards

16.74% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Classic

12.4% to 17.99%, based on your creditworthiness.

Visa Classic Secured

12.4% to 17.99%, based on your creditworthiness.



Interest Rates and Interest Charges

APR For Balance Transfers

Visa Platinum Advantage Rewards

8.9% to 17.99% Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.

After that, your APR will be **12.90%** to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Cash Rewards

8.9% to 17.99% Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.

After that, your APR will be **16.74%** to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Classic

8.9% to 17.99% Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.

After that, your APR will be **12.4% to 17.99%**, based on your creditworthiness.

Visa Classic Secured

8.9% to 17.99% Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.

After that, your APR will be **12.4% to 17.99%**, based on your creditworthiness.



Interest Rates and Interest Charges

APR For Cash Advances

Visa Platinum Advantage Rewards

14.90% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Cash Rewards

17.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Classic

14.4% to 17.99%, based on your creditworthiness.

Visa Classic Secured

14.4% 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.

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>.



Interest Rates and Interest Charges

Fees

Annual Fee

- Annual Fee

None

Transaction Fees

- Balance Transfer Fee

None

- Cash Advance Fee

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater

- Foreign Transaction Fee

- Transaction Fee for Purchases

None

None

Penalty Fees

- Late Payment Fee

Up to **\$35.00**

- Over-the-Credit-Limit Fee

None

- Returned Payment Fee

None

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on NASA Federal 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 balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: January 1, 2026.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Advantage Rewards, Visa Platinum Cash Rewards, Visa Classic and Visa Classic Secured 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:**

\$35.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Card Replacement Fee:

\$5.00.