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APPLICATION AND
SOLICITATION
DISCLOSURE



VISA STEP/VISA SAVE/VISA POINT/VISA ELITE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for
Purchases

Visa Step
18.00%

This APR will vary with the market based on the Prime Rate.

Visa Save
1.90% Introductory APR for a period of 12 billing cycles.

After that, your APR will be **11.90% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Point
1.90% Introductory APR for a period of 12 billing cycles.

After that, your APR will be **13.90% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Elite
15.15% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Balance Transfers	Visa Step 18.00% This APR will vary with the market based on the Prime Rate. Visa Save 0.00% Introductory APR for a period of 12 billing cycles. After that, your APR will be 11.90% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Point 0.00% Introductory APR for a period of 12 billing cycles. After that, your APR will be 13.90% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Elite 0.00% Introductory APR for a period of 12 billing cycles. After that, your APR will be 15.15% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Visa Step 18.00% This APR will vary with the market based on the Prime Rate. Visa Save 11.90% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Point 13.90% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Elite 15.15% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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Penalty APR and When it Applies	Visa Step 18.00% This APR will vary with the market based on the Prime Rate. Visa Save 18.00% This APR will vary with the market based on the Prime Rate. Visa Point 18.00% This APR will vary with the market based on the Prime Rate. Visa Elite 18.00% This APR will vary with the market based on the Prime Rate. 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 six consecutive minimum payments when due.
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.
Fees	
Set-up and Maintenance Fees - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$25.00) \$10.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$26.00 None Up to \$26.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Promotional Period for Introductory APR - Visa Save, Visa Point:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Neighbors Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

SEE NEXT PAGE for more important information about your account.

Promotional Period for Introductory APR - Visa Elite:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Neighbors Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR - Visa Save, Visa Point:

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 90 days late in making a payment.

Loss of Introductory APR - Visa Elite:

We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 90 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: May 26, 2023

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

For California Borrowers, the Visa Step, Visa Save, Visa Point and Visa Elite 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:

\$26.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$25.00.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$26.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$26.00 or the amount of the returned convenience check, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

None.

SEE NEXT PAGE for more important information about your account.

Emergency Card Replacement Fee:
\$5.00.

Pay-by-Phone Fee:
\$15.00.

PIN Replacement Fee:
\$25.00.

Rush Fee:
\$35.00.

Statement Copy Fee:
None.