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www.bankwithrave.com

APPLICATION AND SOLICITATION DISCLOSURE



VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.40% to 17.40% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.40% to 17.40% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.40% to 17.40% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$5.00 or 1.00% of the amount of each balance transfer, whichever is greater 1.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$30.00

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: JULY 1, 2024

This information may have changed after that date. To find out what may have changed, contact Rave Financial Credit Union by telephone (409) 892-1111 or (800) 892-1111 or write to PO Box 12849, Beaumont, TX 77726-2849.

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.

For California Borrowers, the Visa Platinum is a secured credit card. 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

SEE NEXT PAGE for more important information about your account.

