

VISA PLATINUM/VISA PLATINUM SECURED/VISA
SIGNATURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 12.45% 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 Platinum Secured 18.00% This APR will vary with the market based on the Prime Rate. Visa Signature 13.45% to 18.00%, 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	Visa Platinum 12.45% 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 Platinum Secured 18.00% This APR will vary with the market based on the Prime Rate. Visa Signature 13.45% to 18.00%, 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	Visa Platinum 14.45% 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 Platinum Secured 18.00% This APR will vary with the market based on the Prime Rate. Visa Signature 15.45% to 18.00%, 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	Visa Platinum 18.00% Visa Platinum Secured 18.00% Visa Signature 18.00% 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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee - Visa Platinum, Visa Platinum Secured - Foreign Transaction Fee - Visa Signature	\$5.00 or 1.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$50.00) 1.00% of each transaction in U.S. dollars 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)."

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty 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: December 24, 2025
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, Visa Platinum Secured and Visa Signature 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 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00 or 1.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$50.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Foreign Transaction Fee:

1.00% of each transaction, calculated in U.S. dollars, will be charged to Your Account when you make a foreign transaction. A foreign transaction is any transaction that You complete or a merchant completes on Your Card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies, or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether You are located inside or outside the United States at the time of the transaction.