

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of 1/1/2026. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	VISA Rewards and VISA Signature	VISA Value
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	12.75% - 23.25% depending on your credit history. After that, this APR will vary with the market based on the Prime Rate.	10.25% -20.25% depending on your credit history. After that, this APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is approximately 27 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
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:

Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Foreign Transaction:	Up to 1% of each transaction in U.S. dollars if the transaction involves a currency conversion Up to 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment:	\$25.00 or your minimum payment required, whichever is less. Balances of \$25.00 or less must be paid in full

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Suspension of electronic services and access to share or deposit accounts. Subject to applicable law, we may suspend some or all electronic services and access to your checking or other account(s) if you become delinquent on any of your loan or deposit obligations to us or you cause a loss to us. We shall not be liable to you in any regard in connection with such suspension of services.

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Research and Copying: If you ask us to examine your account or provide copies of documents, except in resolution of a billing error, we may charge you \$5.00 for each copy of your statement, \$5.00 for each copy for any other document you may request and \$25.00 per hour for the research.

Replacement Card Fee: A \$6.00 charge per card will be imposed on each replacement card you request, regardless of reason.

ATM Withdrawal Fee: There is a \$1.50 fee for withdrawals at ATMs not owned by the Credit Union.

ATM Fees: If you use an ATM to obtain a cash advance and the ATM is not operated by us, you may be charged an ATM surcharge by the ATM operator or ATM Network utilized for such transaction. The ATM surcharge may be charged to your account if you elect to complete the transaction.

The Credit Union reserves the right to impose additional service charges in the future after giving you notice of such service charges.