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# APPLICATION AND SOLICITATION DISCLOSURE

## VISA REWARDS

| Interest Rates and Interest Charges | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **0.00%** Introductory APR for a period of nine billing cycles.<br><br>After that, your APR will be **13.65% to 23.65%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **4.90%** Introductory APR for a period of nine billing cycles.<br><br>After that, your APR will be **16.65% to 26.65%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **16.65% to 26.65%**, 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**<br>- Annual Fee | <br>**None** |
| **Transaction Fees**<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <br>**$5.00** or **3.00%** of the amount of each cash advance, whichever is greater<br>**2.00%** of each transaction in U.S. dollars |
| **Penalty Fees**<br>- Late Payment Fee<br>- Returned Payment Fee | <br>Up to **$35.00**<br>Up to **$35.00** |

**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 purchases will apply to transactions posted to your account during the first nine billing cycles following the opening of your account.
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 30 days following the opening of your account. Any existing balances on First Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**
The information about the costs of the card described in this application is accurate as of: October 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.

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**For California Borrowers, the Visa Rewards 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 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 one 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.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or 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.

Returned Convenience Check Fee:
$25.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged $35.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$5.00.

Rush Fee:
$25.00.

Statement Copy Fee:
$3.00.

Research Fee:
$20.00 per hour.

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