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APPLICATION AND
SOLICITATION
DISCLOSURE



PLATINUM VISA CARD/PLATINUM REWARDS VISA CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Platinum Visa Card 3.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 11.74% to 18.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Rewards Visa Card 3.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 13.74% to 20.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Platinum Visa Card 11.74% to 18.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Rewards Visa Card 13.74% to 20.74%, 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	Platinum Visa Card 11.74% to 18.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Rewards Visa Card 13.74% to 20.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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	None \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
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)."

Promotional Period for Introductory APR:

The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

Loss of Introductory APR:

We may end your Introductory APR for purchases and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

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.

For California Borrowers, the Platinum Visa Card and Platinum Rewards Visa Card 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 16 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00 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.

Returned Convenience Check Fee:

\$10.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$3.00.

Emergency Card Replacement Fee:
\$250.00.

Pay-by-Phone Fee:
\$5.00.

Rush Fee:
\$5.00.

Statement Copy Fee:
\$10.00 within six months of statement origination date. \$25.00 if greater than six months from the statement origination date.

Convenience Check Stop Payment Fee:
\$10.00.

Convenience Check Copy Fee:
\$3.00.