

| <b>Interest Rates and Interest Charges</b>                                                                      |                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                                                               | <p><b>0.00%</b> Introductory APR for a period of twelve (12) billing cycles.</p> <p>After that, your APR will be <b>17.70% to 22.70%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>   |
| <b>APR for Balance Transfers</b>                                                                                | 17.70% to 22.70%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.                                                                                                   |
| <b>APR for Cash Advances</b>                                                                                    | 17.70% to 22.70%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.                                                                                                   |
| <b>Penalty APR and When it Applies</b>                                                                          | None                                                                                                                                                                                                                                        |
| <b>How to Avoid Paying Interest on Purchases</b>                                                                | 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.                                                        |
| <b>Fees</b>                                                                                                     |                                                                                                                                                                                                                                             |
| <b>Annual Fee</b>                                                                                               | <b>None</b>                                                                                                                                                                                                                                 |
| <b>Transaction Fees</b><br>- Balance Transfer<br>- Cash Advance<br>- Foreign Transaction                        | <p><b>\$10.00</b> or <b>3.00%</b> of each balance transfer, whichever is greater</p> <p><b>\$10.00</b> or <b>4.00%</b> of the amount of each cash advance, whichever is greater</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p> |
| <b>Penalty Fees</b><br>- Late Payment<br>- Over-the-Credit Limit                                                | <p>Up to <b>\$25.00</b> when your minimum payment is not made by the payment due date.</p> <p><b>None</b></p>                                                                                                                               |
| <b>Other Fees</b><br>- Rush Card Delivery<br>- Pay-By-Phone (Operator-Assisted) from external (non-SMB) account | <p><b>\$40.00</b></p> <p><b>\$15.00 each payment</b></p>                                                                                                                                                                                    |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR:** The Introductory APR for purchases will apply to transactions posted to your account during the first twelve (12) months following the opening of your account.

**Effective Date:** The information about the costs of the card described in this application is accurate as of:  
September 17, 2026 This information may have changed after that date. To find out what may have changed, contact the Credit Union.