CONSUMERS CREDIT UNION
The people in your corner.

APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 15.24% **to** 26.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Active Rewards** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 16.74% **to** 27.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Flex Rewards** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 16.99% **to** 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Your Cash Back** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 16.99% **to** 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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APR for Balance Transfers	**Visa Platinum** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 15.24% **to** 26.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Active Rewards** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 16.74% **to** 27.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Flex Rewards** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 16.99% **to** 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Your Cash Back** 0.00% Introductory APR for 365 days from account opening. After that, your APR will be 16.99% **to** 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum** 27.50% This APR will vary with the market based on the Prime Rate. **Visa Platinum Active Rewards** 27.50% This APR will vary with the market based on the Prime Rate. **Visa Signature Flex Rewards** 27.50% This APR will vary with the market based on the Prime Rate. **Visa Signature Your Cash Back** 27.50% 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 - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **$10.00** or **5.00%** of the amount of each balance transfer, whichever is greater **$10.00** or **5.00%** of the amount of each cash advance, whichever is greater **1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars

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Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	Up to **$25.00**

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

Introductory APR: Any existing balances on Consumers Cooperative Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR:
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 45 days following the opening of your account. Any existing balances on Consumers 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: 10/19/2026
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 Active Rewards, Visa Signature Flex Rewards and Visa Signature Your Cash Back 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 six or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
$10.00 or 5.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
$10.00 or 5.00% 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.

Statement Copy Fee:
$10.00.

Copy of Visa Draft:
$10.00.

Returned Visa Statement:
$2.00.

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