

## CREDIT CARD RATES AND IMPORTANT INFORMATION—Member Rate Preferred & Member Cash Preferred

| Interest Rates and Charges   |  |
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| Annual percentage rate (APR) for purchases<br>Member Rate Preferred: 10.99% to 19.99%<br>Member Cash Preferred: 14.99% to 23.99% | <b>11.74% to 24.74%</b> The rate and card type you are offered will be determined by the card you choose and our evaluation of your creditworthiness and ability to pay. The APR will vary with the market based on the Prime Rate.  |
| APR for Balance Transfers  | Same as Purchase APR   |
| APR for Cash Advances  | Same as Purchase APR<br>Cash advances are limited to a maximum of 50% of your available credit limit.  |
| How to Avoid Paying Interest (Finance Charges) on Purchases/Cash Advances/Balance Transfers                                      | Your due date is at least 25 days after the close of each billing cycle. You will not be charged interest on <b>purchases</b> with either card if you pay your <b>entire</b> statement balance by the due date each month. Interest on cash advances and balance transfers begins on the transaction date. |
| Minimum Interest (Finance) Charge/Minimum Payment  | There is no minimum interest charge. Your minimum payment is <b>3% of your Total New Balance or \$25 whichever is greater</b> . Balances less than <b>\$25</b> must be paid in full 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 Web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>  |

| Fees   |  |
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| Annual Fee/Set-up Fee/Maintenance Fee  | There are no annual, set-up, or maintenance fees.  |
| Transaction Fees <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transactions/<br/>Foreign Currency Transactions</li> </ul> | <ul style="list-style-type: none"> <li><b>3% of the balance transferred (\$5 minimum, \$100 maximum)</b></li> <li>A fee equal to <b>3% of the total amount advanced (\$5 minimum, \$100 maximum)</b> will be charged each time you take a cash advance whether the advance is taken in-person at one of our branches, or by ATM.</li> <li>Purchases and cash advances made in foreign currencies will be billed to you in US Dollars. VISA charges a fee equal to <b>1% of the transaction</b> and we will pass that fee on to you. Transactions processed outside the United States in US dollars may be charged VISA's foreign transaction fee of <b>0.8%</b> regardless of whether there is a currency conversion associated with the transaction.</li> </ul> |
| Penalty Fees <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>  | <ul style="list-style-type: none"> <li>You will be charged a <b>\$10 fee each billing statement period</b> that the minimum monthly payment is not received within a 10-day courtesy period after the payment due date.</li> <li><b>\$15</b> for a paper check returned unpaid.<br/><b>\$15</b> for an electronic payment unpaid. This includes paper checks converted to electronic payments by the payment processor.</li> </ul>   |

How We Will Calculate Your Balance: The average daily balance is determined by taking the beginning balance (of cash advances or purchases) in your account each day, adding any new purchases or cash advances (whichever is applicable) and subtracting any payments or credits. The results are the daily balances. All the daily balances for the statement cycle are added and the total is divided by the number of days in the statement cycle to arrive at the average daily balance for the cycle. Any portion of your balance that is carried over from the previous billing cycle will have interest added each month until paid.

How We Will Calculate Your Variable APRs: We will add a "Margin" to an "Index Rate", the Prime Rate, to determine your variable interest rates. **The Prime Rate as of 11/01/2023 is 8.50 percentage points.** The "Margin" for purchases, advances and balance transfers will be **3.24 to 16.24 percentage points** based on your creditworthiness. The minimum variable rate APR is **9.99%** and maximum rate APR is **36.00%**. The interest rate can change on the first day of each billing cycle following a change in the Prime Rate. Any increase will lengthen the time it takes to pay off your loan.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and their dependent may not exceed an annual percentage rate (APR) of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). If at any time you are no longer considered to be a covered borrower per the Military Lending Act, these coverages will cease.

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