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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA CREDIT BUILDER/VISA PLATINUM/VISA GOLD**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Credit Builder</b>  <b>4.99%</b> Introductory APR for a period of <b>six (6)</b> billing cycles.             After that, your APR will be <b>13.75%</b>.</p> <p><b>Visa Platinum</b>  <b>4.99%</b> Introductory APR for a period of <b>six (6)</b> billing cycles.             After that, your APR will be <b>7.75% , 9.75% , 11.75% , 13.75% , 16.00% or 18.00%</b> , based on your creditworthiness.</p> <p><b>Visa Gold</b>  <b>4.99%</b> Introductory APR for a period of <b>six (6)</b> billing cycles.             After that, your APR will be <b>9.75% , 11.75% , 13.75% , 15.75% or 18.00%</b> , based on your creditworthiness.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Credit Builder</b>  <b>4.99%</b> Introductory APR for a period of <b>six (6)</b> billing cycles.             After that, your APR will be <b>13.75%</b>.</p> <p><b>Visa Platinum</b>  <b>4.99%</b> Introductory APR for a period of <b>six (6)</b> billing cycles.             After that, your APR will be <b>7.75% , 9.75% , 11.75% , 13.75% , 16.00% or 18.00%</b> , based on your creditworthiness.</p> <p><b>Visa Gold</b>  <b>4.99%</b> Introductory APR for a period of <b>six (6)</b> billing cycles.             After that, your APR will be <b>9.75% , 11.75% , 13.75% , 15.75% or 18.00%</b> , based on your creditworthiness.</p>

<b>APR for Cash Advances</b>	<b>Visa Credit Builder</b> <b>13.75%</b>  <b>Visa Platinum</b> <b>7.75% , 9.75% , 11.75% , 13.75% , 16.00% or 18.00%</b> , based on your creditworthiness.  <b>Visa Gold</b> <b>9.75% , 11.75% , 13.75% , 15.75% or 18.00%</b> , based on your creditworthiness.
<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>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$10.00</b> Up to <b>\$27.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - Visa Credit Builder:**

The Introductory APR for purchases will apply to transactions posted to your account during the first **six (6)** 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 **six (6)** billing cycles following the opening of your account. Any existing balances on Education First Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Promotional Period for Introductory APR - Visa Platinum, Visa Gold:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first **six (6)** billing cycles following the opening of your account. Any existing balances on Education First Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

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

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: February 25, 2021  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Credit Builder, Visa Platinum and Visa Gold 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods**

when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Over-the-Credit Limit Fee:

\$10.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$3.00.

Emergency Card Replacement Fee:

\$35.00.

Rush Fee:

\$65.00.

Statement Copy Fee:

\$3.00.