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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



TOTALREWARDS VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	3.99% Introductory APR for 12 months from account opening. After that, your APR will be 11.90% to 18.00% , based on your creditworthiness.
APR for Balance Transfers	3.99% Introductory APR for 12 months from account opening. After that, your APR will be 11.90% to 18.00% , based on your creditworthiness.
APR for Cash Advances	11.90% to 18.00% , based on your creditworthiness.
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	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$10.00 Up to \$24.99

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 and balance transfers will apply to transactions posted to your account during the first six months 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.

Effective Date:

The information about the costs of the card described in this application is accurate as of: July 25, 2025
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the totalREWARDS VISA is a secured credit card. 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

SEE NEXT PAGE for more important information about your account.

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 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:

\$24.99 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.