

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases Visa Cash Back Visa Platinum Preferred Visa Platinum Preferred Rewards Visa Platinum Preferred Student/Starter	<p>0% introductory APR for 18 months from the date of account opening for purchases that have been submitted to your account within the 90th calendar day from account opening for Cash Back, Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards. Conditions apply.</p> <p>For purchases completed after the 90th calendar day, your APR will be 14.24% to 17.99% based on product type and your creditworthiness at the time you opened your account. This APR will vary with the market based on the Prime Rate.</p> <p>16.49% – 17.99% 14.24% – 17.99% 15.74% – 17.99% 17.99% – 17.99%</p>
Visa Platinum Clarity	<p>0% introductory APR for 18 months from the date of account opening for purchases that have been submitted to your account within the 90th calendar day from account opening for the Visa Platinum Clarity Card. Conditions apply.</p> <p>For purchases completed after the 90th calendar day, your APR will be 15.99% non-variable APR</p>
Classroom Supply Visa ^a Share Secured Visa Platinum Rewards ^b Money Market Share Secured Visa Platinum Rewards ^c	<p>The APRs below will vary with the market based on the Prime Rate.</p> <p>8.50% 5.30% 5.35%</p>
Annual Percentage Rate (APR) for Balance Transfers	<p>0% introductory APR for 18 months from the date of account opening for balance transfers that have been submitted to your account within the 90th calendar day from account opening for Cash Back, Platinum Preferred, Platinum Preferred Rewards, and Platinum Preferred Student/Starter Visa cards. Conditions apply. For balance transfers completed after the 90th calendar day, your APR will be 14.24% to 17.99% based on product type and your creditworthiness at the time you opened your account. This APR will vary with the market based on the Prime Rate. For each Visa card listed below, the APRs will vary with the market based on the Prime Rate.</p> <ul style="list-style-type: none"> Classroom Supply Visa^a 8.50% Shared Secured Visa Platinum Rewards^b 5.30% Money Market Shared Secured Visa Platinum Rewards^c 5.35%
Visa Platinum Clarity	<p>0% introductory APR for 18 months from the date of account opening for balance transfers that have been submitted to your account within the 90th calendar day from account opening for the Visa Platinum Clarity Card. Conditions apply.</p> <p>For balance transfers completed after the 90th calendar day, your APR will be 15.99% non-variable APR</p>
Annual Percentage Rate (APR) for Cash Advances and Convenience Checks	<p>For Cash Back, Platinum Preferred, Platinum Preferred Rewards and Platinum Preferred Student/Starter Visa cards, your APR will be 14.24% to 17.99% APR based on your creditworthiness and credit card type at the time you opened your account. This APR will vary with the market based on the Prime Rate. For each Visa card listed below, the APRs will vary with the market based on the Prime Rate.</p> <ul style="list-style-type: none"> Classroom Supply Visa^a 8.50% Shared Secured Visa Platinum Rewards^b 5.30% Money Market Shared Secured Visa Platinum Rewards^c 5.35%
Visa Platinum Clarity	<p>15.99% non-variable APR</p>
Penalty APR and When It Applies	<p>18.00%</p> <p>This APR may apply to your account if you:</p> <ul style="list-style-type: none"> Are over 60 days past due; or Make a payment that is returned and causes your account to be over 60 days past due. <p>How long will the Penalty APR apply? If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on balance transfers, cash advances and overdraft advances, if enrolled, on the transaction date.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • \$2 • Up to 1% of transaction amount in U.S. dollars • 4% of the amount of each transaction will be assessed on all submitted balance transfer requests within the first 90 calendar days of account opening at the 0% introductory APR which have been posted to your account. \$0 for each transaction that posts to your account after 90 calendar days of account opening. You will be charged your standard variable or non-variable rate APR.
Penalty Fees	<ul style="list-style-type: none"> • Up to \$25 • Up to \$20

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Loss of Introductory APR: You may lose your Introductory APR if the Penalty APR applies to your account.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable Rate Information: Variable APRs are based on the **8.50% Prime Rate as of 07/01/2024**. Your APR may vary. Rates are determined and adjusted monthly, according to your statement cycle period, by adding a Margin to the Prime Rate published in the Wall Street Journal on the first business day of every month. The Margin will range from 5.74% to 14.24% based on an evaluation of each member’s credit history and product type. The Margin for the Classroom Supply, Share Secured and Money Market Share Secured Visa cards is below:

^a We add **0.00%** to the Prime Rate for the Classroom Supply Visa

^b We add **1.00%** to the Prime Rate for the Share Secured Visa, not to exceed **5.00%** above the current rate on the Regular Share Accounts

^c We add **1.00%** to the Prime Rate for the Money Market Share Secured Visa, not to exceed **5.00%** above the lowest Money Market tier rate

Balance transfers will be applied to your account and sent to your designated payee(s) 10 days after we open your new account. If you want to cancel or modify your balance transfer within the first 10 days of account opening, call 800-225-2555. Continue to make regular payments to your other account(s) until you know the balance has been paid.

This disclosure was printed and accurate as of 07/01/2024, and is subject to change after that date. All loans are subject to credit approval. To find out what may have changed, or if you have any questions regarding this disclosure, call toll-free 800-225-2555, or 800-811-4888 TTY.



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