



April 20, 2026

IMPORTANT NOTICE ABOUT CHANGES TO YOUR CREDIT CARD ACCOUNT

Effective June 16, 2026, your credit limit and your card number with former Members 1st Credit Union will remain the same when moved over to Rogue Credit Union.

Important Changes to Your Account Terms

The following is a summary of changes being made to your Account terms. The Credit Union is also changing certain transaction fees, changing the address for notification of billing errors, and changing the billing cycle and payment due date. These changes will take effect on June 16, 2026. For more information, see below.

Payment Due Date Changes:

Revised Payment Due Date as of June 16, 2026

	Current Members 1st Credit Union Payment Due Date:	New Rogue Credit Union Payment Due Date:
Payment Due Date	10 th of each month	20 th of each month

Payment Due Date Changes Details:

Effective with the payment due in July 2026, the due date for your monthly payments will be the 20th day of each month.

We will not require a payment on the July 20, 2026 due date, however, to avoid paying interest during the June statement cycle, you must pay your **statement balance in full by July 20, 2026**. If payment is not received in full by this date, interest will be assessed on your account. If you have an automatic payment set up for your account, please contact us with any change requests or any questions that you may have.

Billing Cycle Changes:

Revised Billing Cycle as of June 16, 2026

	Current Members 1st Credit Union Billing Cycle:	New Rogue Credit Union Billing Cycle:
Billing Cycle	Cycle Start Date: 16 th day of each month Cycle Closing Date: 15 th day of the following month	Cycle Start Date: 24 th day of each month Cycle Closing Date: 23 rd day of the following month

Billing Cycle Changes Details:

Effective June 2026, your billing cycle will transition to the 24th of the month through the 23rd of the following month.

Fee Changes:

Revised Fees as of June 16, 2026

	Current Members 1st Credit Union Fee Amounts:	New Rogue Credit Union Fee Amount:
Balance Transfer Fee	\$5.00 or 5.00% of the amount	None
Cash Advance Fee	\$5.00 or 5.00% of the amount	None
Late Payment Fee	Up to \$15.00	\$10
Excessive Card Printing Fee	\$5	\$10
Research and Copying Fee	None	\$5



Balance Transfer Fee and Cash Advance Fee Details: As indicated in the table above, we are eliminating the Balance Transfer Fee that was previously \$5.00 or 5.00% of the amount of each cash advance, whichever is greater. We are eliminating the Cash Advance Fee that previously was \$5.00 or 5.00% of the amount of each cash advance, whichever is greater.

Late Payment Fee, Excessive Credit Card Printing Fee, and Research and Copying Fee Details: As indicated in the table above, we are decreasing the Late Payment to \$10 from the tiered levels of \$7 and \$15. We are increasing the Excessive Card Printing Fee to \$10 from \$5 and adding the Research and Copying fee of \$5. With regard to excessive card printing, a fee will be assessed after the third card is printed within one calendar year.

ADDRESS FOR NOTIFICATION OF BILLING ERRORS CHANGE:

Effective June 16, 2026, the new address for notifying the Credit Union of any billing errors or unauthorized use of your account is: Rogue Credit Union, PO Box 4550, Medford, OR 97501.

RIGHT TO REJECT CHANGES:

You have the right to reject the changes described above, other than the changes to the payment due date, unless you become more than 60 days late on your account. However, if you do reject these changes, you will not be able to use your account for new transactions. You can reject the change to these fees by calling us at 800.303.3838 before June 16, 2026.

OTHER IMPORTANT INFORMATION

Questions? If you have any questions about this notice, or about your Account, please call us at 800.303.3838 or visit us at one of our locations.