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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA CLASSIC/VISA FIRST/SHARE SECURED VISA**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Classic</b>  <b>12.99% to 24.99%</b>, based on your creditworthiness.</p> <p><b>Visa First</b>  <b>23.99%</b></p> <p><b>Share Secured Visa</b>  <b>18.99%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Classic</b>  <b>6.99%</b> Introductory APR for a period of 12 billing cycles.          After that, your APR will be <b>12.99% to 24.99%</b>, based on your creditworthiness.</p> <p><b>Visa First</b>  <b>6.99%</b> Introductory APR for a period of 12 billing cycles.          After that, your APR will be <b>23.99%</b>.</p> <p><b>Share Secured Visa</b>  <b>6.99%</b> Introductory APR for a period of 12 billing cycles.          After that, your APR will be <b>18.99%</b>.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Classic</b>  <b>12.99% to 24.99%</b>, based on your creditworthiness.</p> <p><b>Visa First</b>  <b>23.99%</b></p> <p><b>Share Secured Visa</b>  <b>18.99%</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Classic</b>  <b>None</b></p> <p><b>Visa First</b>  <b>None</b></p> <p><b>Share Secured Visa</b>  <b>None</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>

SEE NEXT PAGE for more important information about your account.

Fees	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$5.00 or 5.00%</b> of the amount of each balance transfer, whichever is greater <b>\$5.00 or 5.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee	Up to <b>\$15.00</b>

**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 balance transfers will apply to transactions posted to your account from Dec 1, 2023 until Feb 29, 2024. Any existing balances on Members 1st 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 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 01, 2024. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Classic, Visa First and Share Secured Visa 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.**

**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](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$7.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

\$10.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.

\$15.00 or the amount of the required minimum payment, whichever is less, if you are fifteen or more days late in making a payment.

\$10.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment, and you have already incurred two late payment fees during the preceding 12 month period.

Balance Transfer Fee (Finance Charge):

\$5.00 or 5.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00 or 5.00% of the amount of each cash advance, whichever is greater.

Card Replacement Fee:

\$5.00.

Convenience Payment Fee:

2.50% of the payment amount.