

**INTEREST RATES AND INTEREST CHARGES**

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| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>15.00% to 18.00%</b> , based on your creditworthiness at account opening. After that, your APR will vary with the market based on the Prime Rate.  |
| <b>APR for Balance Transfers</b>  | <b>0%</b> introductory APR for the first 12 months following account opening on any balance transferred within the first 90 days following account opening.<br><br>After that, and for all other Balance Transfers, your APR will be <b>15.00% to 18.00%</b> , based on your creditworthiness at account opening. This APR will vary with the market based on the Prime Rate. |
| <b>APR for Cash Advances</b>  | <b>18.00%</b>   |
| <b>How to Avoid Paying Interest on Purchases and Balance Transfers</b>    | Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on Purchases and Balance Transfers if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances from the transaction date.  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .  |

**FEES**

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| <b>Annual Fee</b>   | <b>None</b>  |
| <b>Transaction Fees</b>                                   |  |
| ATM Cash Advance  | <b>\$0.75</b> for each transaction at an ATM.  |
| Non-ATM Cash Advance (including over-the-counter, online) | <b>None</b>  |
| International Transaction                                 | <b>1%</b> of the U.S. dollar amount of each international transaction (including phone or Internet U.S. dollar transactions with a foreign merchant).  |
| Balance Transfer  | <b>3%</b> of the amount of each transfer <b>or \$5</b> , whichever is greater, on any balance transfer subject to an introductory or promotional APR.<br><b>None</b> for Balance Transfers at the regular APR. |
| <b>Penalty Fees</b>                                       |  |
| Late Payment  | Up to <b>\$20</b>  |
| Returned Payment  | <b>None</b>  |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).” See the Cardholder Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement.

**Rate Information:** The introductory 0% APR for Balance Transfers corresponds to a monthly periodic rate of 0%. The variable APR for other Balance Transfers and for Purchases equals the U.S. Prime Rate plus a margin between 7.5 and 10.5 percentage points, based on your creditworthiness at account opening. As of 01/21/2025, the Prime Rate is 7.50%. This APR corresponds to a Monthly Periodic Rate of between 1.25% and 1.5%. Your Monthly Periodic Rate and the corresponding variable APR is subject to change, with the U.S. Prime Rate, as published in *The Wall Street Journal*, on the first day of your billing period that begins in January, April, July and October. The Monthly Periodic Rate for Cash Advances is 1.5%.

## APPLICATION CONDITIONS

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. This means we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents; and obtain identification information about any Authorized User you add to your account.

**By submitting this application, you acknowledge that you agree with the below conditions:**

This offer is valid for new accounts only. You must be at least 18 years of age or otherwise eligible for lending services to apply. The card offer referenced in this communication is only available to members who reside in North Carolina, South Carolina, Tennessee, Georgia or Virginia.

You are limited to being contractually liable on three (3) total SECU Visa® Classic, Visa® Cash Rewards or Visa® Points Rewards credit card accounts.

You agree that we may contact you at any phone number, email address, or mailing address you provide. The phone number and email address that you provide in your application will update your personal profile used by SECU. You may edit your contact information in your profile at any time by logging into Member Access or visiting your local branch. You grant SECU permission to place automated, prerecorded, or artificial voice non-marketing calls and text messages to you. Messaging and data rates apply. Message frequency may vary.

If your account is approved, it will be governed by the Cardholder Agreement which will include the Rewards Terms and Conditions Supplement, which you will receive with your card. You accept the Cardholder Agreement if you or an authorized user use the account, or if you do not cancel your account within 30 days after receiving a card.