metro Credit Union

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APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA CLASSIC/VISA PREFERRED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **12.90% to 16.90%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic** **17.99%** **Visa Preferred** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **16.25%** . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum** **12.90% to 16.90%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic** **17.99%** **Visa Preferred** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **16.25%** . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum** **12.90% to 16.90%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic** **17.99%** **Visa Preferred** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **16.25%** . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.

SEE NEXT PAGE for more important information about your account.

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 - Visa Platinum - Annual Fee - Visa Classic - Annual Fee - Visa Preferred	 **None** **$25.00**, waived with credit limit greater than or equal to $2,500.00 **None**
Transaction Fees - Balance Transfer Fee - Visa Platinum, Visa Classic - Balance Transfer Fee - Visa Preferred - Cash Advance Fee - Foreign Transaction Fee	 **None** **$10.00** or **5.00%** of the amount of each balance transfer, whichever is greater **$10.00** or **5.00%** of the amount of each cash advance, whichever is greater **3.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$15.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Preferred:
The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six billing cycles following the opening of your account. Any existing balances on Metro CU 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: October 01, 2025.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Classic and Visa Preferred 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.

Other Fees & Disclosures:
<u>Late Payment Fee:</u> $25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

<u>Annual Fee - Visa Classic:</u> $25.00.

<u>Balance Transfer Fee (Finance Charge) - Visa Preferred:</u> $10.00 or 5.00% of the amount of each balance transfer, whichever is greater.

<u>Returned Payment Fee:</u> $15.00 or the amount of the required minimum payment, whichever is less.

Variable Rate:
For the Visa Platinum & Visa Preferred cards, the ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate as published in the *Wall Street Journal “Money Rates” table* on the first day of each month, to which We add a margin. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:
Visa Platinum - Purchases, balance transfers and cash advances will be charged at 5.65% to 9.65% above the Index.
Visa Preferred - Purchases, balance transfers and cash advances will be charged at 9.00% above the Index.

