

# 1st United Visa Application and Solicitation Disclosure

APR (Annual Percentage Rate) as of January 1, 2025. The introductory rate will apply to new balances transferred from another lender until March 31, 2026. Balance transfers will begin accruing interest immediately. Promotional offer ends on March 31, 2025. Offer may be withdrawn at any time and cannot be used to pay any 1st United loan or line of credit obligation. Account must be in good standing. Offer does not apply to Visa Platinum share secured cards. Promotional rate reverts back to the standard rate if a payment is late or missed. All 1st United credit cards require consent to recovery of delinquent balances from Credit Union shares.

	Visa® Platinum	Visa® Platinum Rewards
<b>Interest Rates and Interest Charges</b>		
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.90% to 22.90%</b> . This APR will vary with the market based on the Prime Rate.	<b>13.90% to 23.90%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>3.99% to 13.99%</b> for 12 months on balance transfers made from January 1, 2025 through March 31, 2025. After that, <b>12.90% to 22.90%</b> . This APR will vary with the market based on the Prime Rate.	<b>4.99% to 14.99%</b> for 12 months on balance transfers made from January 1, 2025 through March 31, 2025. After that, <b>13.90% to 23.90%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.90% to 22.90%</b> This APR will vary with the market based on the Prime Rate.	<b>13.90% to 23.90%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>18.90% to 28.90%</b> This APR will vary with the market based on the Prime Rate.	<b>19.90% to 29.90%</b> This APR will vary with the market based on the Prime Rate.
	This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.	
<b>How to Avoid Paying Interest on Purchases</b>	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.	
<b>For Credit Card Tips from the Consumer Protection Bureau</b>	<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>	
<b>Fees</b>		
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance Fee</li> <li>• Foreign Transaction Fee</li> </ul>	<b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>2.00%</b> of each transaction in United States dollars (USD) and may be assessed on purchases or online purchases made in the United States if the merchant is in a foreign country	
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Returned Payment Fee</li> </ul>	<b>\$10.00</b> or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment <b>\$29.00</b> or the amount of the required minimum payment, whichever is less	

**How We Will Calculate Your Balance:** We use a method called “average daily balance (excluding new purchases; including new balance transfers and cash advances).”

**Application of Penalty:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**For California Borrowers, the Visa Platinum and Visa Platinum Rewards 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

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

**Collection Costs.** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney’s fees.

**Variable Rate.** 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 on the last business day of the previous month of each year as published in the *Wall Street Journal* “Money Rates” table to which we add a margin. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**Visa Platinum Rewards:** Cash advances, balance transfers, and existing Visa Platinum upgrade balances do not qualify to earn points. 2,500 bonus points credited after first use. Program is subject to Terms and Conditions.