



IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION – The information provided in this disclosure is accurate as of **December 26, 2023**. The information may have changed after that date. To find out what may have changed call us at 800-357-9654 or write us at Silver State Schools Credit Union, P.O. Box 12037, Las Vegas, NV 89112-0037. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you separately from the new card(s).

| Interest Rates and Interest Charges | |
|--|---|
| ANNUAL PERCENTAGE RATE for Purchases, Balance Transfers and Cash Advances | Cash Back Signature VISA® – 17.24%-21.24% When you open your account, based on your creditworthiness. Your APR will vary with the Market based on the Prime Rate. Cash Back Traditional VISA® – 17.24%-21.24% When you open your account, based on your creditworthiness. Your APR will vary with the Market based on the Prime Rate. |
| ANNUAL PERCENTAGE RATE for Purchases, Balance Transfers and Cash Advances | Low Rate VISA® – 11.24%-15.24% When you open your account, based on your creditworthiness. Your APR will vary with the Market based on the Prime Rate. |
| ANNUAL PERCENTAGE RATE for Purchases, Balance Transfers and Cash Advances | Secured Card No Rewards VISA® – 14.99% |
| Penalty APR and When it Applies | Secured Card No Rewards VISA® – NONE Cash Back Signature VISA®, Cash Back Traditional VISA® and Low Rate VISA® accounts – 27.99% This APR may be applied to your account if you: Become two payments delinquent in making a minimum payment. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due. |
| How to Avoid Paying Interest on Purchases | 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. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| Minimum Interest Charge | NONE |
| 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 | |
| Set-up and Maintenance Fees | No Fee |
| Transaction Fees | |
| Cash Advance | 2.50% Minimum \$2.00 Fee |
| Balance Transfers | 3% |
| Foreign Transactions | 1% of each transaction in U.S. dollars |
| Penalty Fees | |
| Late Payment | You will be charged a \$25.00 late fee if your payment is not received by your contractual due date. |
| Returned Payment | \$15.00 |

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

Balance Transfers: You cannot use a Balance Transfer to pay other credit cards, loans or any other account issued by Silver State Schools Credit Union.

Other Fees:

Document Copy Fee: **\$5.00** for each copy
 Card Replacement Fee: **\$10.00**
 Card Replacement Rush Fee: **\$15.00** Expedited 3-5 Day; **\$26.25** Two Day; **\$42.00** Overnight

Variable Rate: The APR may change based upon movement of an Index plus a margin. The Index is the Prime Rate as published in the Wall Street Journal money rates section or wsj.com. Increases in the interest rate will result in more payments. The **Annual Percentage Rate** will not increase to more than 27.99%.

INDEX

The index for the interest rate on your variable rate credit card is the Wall Street Journal Prime Rate, as published in the Money Rates Section of the Wall Street Journal in effect on the last day of each calendar quarter prior to your next billing cycle.