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## APPLICATION AND SOLICITATION DISCLOSURE



achieve!/celebrate!/connect!

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>achieve!</b> <b>17.75%</b></p> <p><b>celebrate!</b> <b>11.00%, 14.00% or 17.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>connect!</b> <b>13.00%, 16.00% or 17.75%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>celebrate!</b> <b>0.00%</b> Introductory APR for six months from the date the first balance transfer posts to the account.</p> <p>After that, your APR will be <b>11.00%, 14.00% or 17.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>connect!</b> <b>0.00%</b> Introductory APR for six months from the date the first balance transfer posts to the account.</p> <p>After that, your APR will be <b>13.00%, 16.00% or 17.75%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>celebrate!</b> <b>17.75%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>connect!</b> <b>17.75%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<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>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$2.00</b> .
<b>For Credit Card Tips from the Consumer Financial 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>Annual Fee</b> - Annual Fee - achieve! - Annual Fee - celebrate!, connect!	<b>\$29.00</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - celebrate!, connect! - Cash Advance Fee - celebrate!, connect! - Foreign Transaction Fee	<b>\$10.00 or 2.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00 or 3.00%</b> of the amount of each cash advance, whichever is greater <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

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

**Minimum Interest Charge:** The minimum interest charge will not be charged on amounts below \$2.00.

**Effective Date:** The information about the costs of the card described in this application is accurate as of: February 9, 2026. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the achieve!, celebrate!, and connect! 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: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Annual Fee - achieve!: \$29.00.

Balance Transfer Fee (Finance Charge) - celebrate!, connect!: \$10.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - celebrate!, connect!: \$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee - celebrate!, connect!: \$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee: \$10.00.

Rush Fee: \$35.00 second day. \$55.00 overnight.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.