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**APPLICATION AND
SOLICITATION
DISCLOSURE**



**VISA SIGNATURE REWARDS/VISA REWARDS
VISA PREFERRED RATE/VISA SECURED**

| Interest Rates and Interest Charges | |
|--|--|
| <p>Annual Percentage Rate (APR) for Purchases</p> | <p>Visa Signature Rewards 14.74% to 17.89%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 13.74% to 17.89%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Preferred Rate 11.74% to 17.89%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 17.89% This APR will vary with the market based on the Prime Rate.</p> |
| <p>APR for Balance Transfers</p> | <p>Visa Signature Rewards 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 14.74% to 17.89%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 13.74% to 17.89%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Preferred Rate 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 11.74% to 17.89%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 17.89% This APR will vary with the market based on the Prime Rate.</p> |

SEE NEXT PAGE for more important information about your account.

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|---|--|
| APR for Cash Advances | Visa Signature Rewards 14.74% to 17.89% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Rewards 13.74% to 17.89% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Preferred Rate 11.74% to 17.89% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 17.89% This APR will vary with the market based on the Prime Rate. |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$29.00 None Up to \$15.00 |
| 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. |
| 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 | None |
| Transaction Fees - Balance Transfer Fee - Visa Signature Rewards, Visa Rewards, Visa Preferred Rate - Balance Transfer Fee - Visa Secured - Cash Advance Fee - Foreign Transaction Fee - Visa Signature Rewards - Foreign Transaction Fee - Visa Rewards, Visa Preferred Rate, Visa Secured | 2.00% of the amount of each balance transfer None None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$29.00 None 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 Signature Rewards, Visa Rewards, Visa Preferred Rate: The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Chartway 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: February 13, 2023. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Visa Signature Rewards, Visa Rewards, Visa Preferred Rate and Visa Secured 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.

Other Fees & Disclosures:

Late Payment Fee: \$29.00 or the amount of the required minimum payment, whichever is less, if you are more than five days late in making a payment.

Balance Transfer Fee (Finance Charge) - Visa Signature Rewards, Visa Rewards, Visa Preferred Rate:
2.00% of each balance transfer. However, the fee is waived on all balance transfers posted after the promotional period as stated above.

Returned Payment Fee: \$15.00 or the amount of the required minimum payment, whichever is less.

Emergency Card Replacement Fee: \$20.00.