AgFed Credit Union
Your Partner for Life
P.O. Box 2225
Merrifield, VA 22116-9998
(202) 479-2270

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM (NO REWARDS)/VISA PLATINUM REWARDS/VISA CLASSIC/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum (No Rewards)** **13.25% to 17.90%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **16.65%** This APR will vary with the market based on the Prime Rate. **Visa Classic** **17.90%** This APR will vary with the market based on the Prime Rate. **Visa Secured** **17.90%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum (No Rewards)** **13.25% to 17.90%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **16.65%** This APR will vary with the market based on the Prime Rate. **Visa Classic** **17.90%** This APR will vary with the market based on the Prime Rate. **Visa Secured** **17.90%** This APR will vary with the market based on the Prime Rate.

LOANLINER

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	**Visa Platinum (No Rewards)** **13.25% to 17.90%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **16.65%** This APR will vary with the market based on the Prime Rate. **Visa Classic** **17.90%** This APR will vary with the market based on the Prime Rate. **Visa Secured** **17.90%** 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 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 - Visa Platinum (No Rewards), Visa Platinum Rewards, Visa Classic - Annual Fee - Visa Secured	 **None** **$25.00**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **4.00%** fee applies to each transaction, or $15, whichever is greater **3.00% or $1.00** minimum of the amount of each cash advance **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Visa Platinum (No Rewards) - Returned Payment Fee	 Up to **$35.00** **None** Up to **$25.00**

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

Effective Date:
The information about the costs of the card described in this application is accurate as of: September 22, 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 (No Rewards), Visa Platinum Rewards, Visa Classic 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. 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

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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.

Other Fees & Disclosures:

Late Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged $35.00 or the amount of the required minimum payment, whichever is less.

Annual Fee - Visa Secured:
$25.00.

Cash Advance Fee (Finance Charge):
3.00% or $1.00 minimum of the amount of each cash advance.

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

Rush Fee:
$25.00.

Statement Copy Fee:
$5.00.