CREDIT UNION OF GEORGIA®

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA SIGNATURE REWARDS/VISA PLATINUM REWARDS/VISA PLATINUM/VISA CLASSIC SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Signature Rewards** **14.49% to 29.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **14.49% to 29.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum** **12.49% to 27.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic Secured** **16.49% to 29.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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APR for Balance Transfers	**Visa Signature Rewards** **0.00%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **14.49% to 29.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **0.00%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **14.49% to 29.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum** **0.00%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **12.49% to 27.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic Secured** **0.00%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **16.49% to 29.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Signature Rewards** **16.49% to 29.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **16.49% to 29.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum** **14.49% to 27.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic Secured** **18.49% to 29.99%**, when you open your account, based on your creditworthiness. 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 30 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.
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.**

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Fees	
Set-up and Maintenance Fees	
- Annual Fee	**None**
- Account Set-up Fee	**None**
- Program Fee	**None**
- Participation Fee	**None**
- Additional Card Fee	**None**
- Application Fee	**None**
Transaction Fees	
- Balance Transfer Fee	**$5.00** or **3.99%** of the amount of each balance transfer, whichever is greater
- Cash Advance Fee	**$5.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
- Transaction Fee for Purchases	**None**
Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	Up to **$25.00**

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

Promotional Period for Introductory APR:
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.

Effective Date:
The information about the costs of the card described in this application is accurate as of: September 17, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Signature Rewards, Visa Platinum Rewards, Visa Platinum and Visa Classic 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:
$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
$5.00 or 3.99% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
$5.00 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.

Card Recovery Fee:
None.

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Card Replacement Fee:
$10.00.

Document Copy Fee:
$5.00 per document.

Emergency Card Replacement Fee:
None.

Pay-by-Phone Fee:
None.

PIN Replacement Fee:
None.

Rush Fee:
$50.00.

Statement Copy Fee:
$5.00 per document.

Unreturned Card Fee:
None.

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