

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Opal Card 10.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Jade Card 12.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Topaz Card 17.99%
APR for Balance Transfers	Opal Card 10.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Jade Card 12.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Topaz Card 17.99%
APR for Cash Advances	Opal Card 10.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Jade Card 12.99% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Topaz Card 17.99%
Penalty APR and When it Applies	Opal Card NONE Jade Card NONE Topaz Card NONE

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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 None Up to \$30.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: 07/23/2026

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are eight or more days late in making a payment.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

None.

Pay-by-Phone Fee:

\$7.95.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$5.00 per document.