Self Reliance Financial
FEDERAL CREDIT UNION

221 W. Street Road
Feasterville, PA 19053

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM CREDIT BUILDER/VISA PLATINUM/VISA PLATINUM REWARDS/VISA SIGNATURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Credit Builder** **17.99%** **Visa Platinum** **9.49% to 16.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **5.49%** Introductory APR for a period of six billing cycles. After that, your APR will be **10.99% to 16.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **5.49%** Introductory APR for a period of six billing cycles. After that, your APR will be **10.99% to 16.99%**, 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.

APR for Balance Transfers	**Visa Platinum Credit Builder** **17.99%** **Visa Platinum** **3.99%** Introductory APR for a period of 36 billing cycles. After that, your APR will be **9.49% to 16.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **5.49%** Introductory APR for a period of 18 billing cycles. After that, your APR will be **10.99% to 16.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **5.49%** Introductory APR for a period of 18 billing cycles. After that, your APR will be **10.99% to 16.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum Credit Builder** **17.99%** **Visa Platinum** **17.99%** This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **17.99%** This APR will vary with the market based on the Prime Rate. **Visa Signature** **17.99%** 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.
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.**
Fees	
Annual Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	 **None** **None** **None** **None**

SEE NEXT PAGE for more important information about your account.

Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

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

Promotional Period for Introductory APR - Visa Platinum:
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Self Reliance Financial Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR - Visa Platinum Rewards, Visa Signature:
The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 18 months following the opening of your account. Any existing balances on Self Reliance Financial 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: 09/17/2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Credit Builder, Visa Platinum, Visa Platinum Rewards and Visa Signature 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:
<u>Late Payment Fee:</u>
$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

<u>Returned Payment Fee:</u>
$25.00 or the amount of the required minimum payment, whichever is less.

<u>Pay-by-Phone Fee:</u>
$5.00.

<u>Rush Fee:</u>
$25.00.