

CREDIT CARD IMPORTANT DISCLOSURES



| Interest Rates and Interest Charges | | | |
|--|--|---|--|
| | Visa® Rewards Plus | Dinero Visa® | Secured Visa® |
| Annual Percentage Rate (APR) for Purchases | 0.00% Introductory APR for six (6) months. | | |
| | After that, your APR will be 9.90% to 16.90% based on your creditworthiness. | After that, your APR will be 9.90% | After that, your APR will be 17.90% |
| APR for Balance Transfers | 5.90% Introductory APR for qualifying balance transfers for the first six (6) months of the balance transfer ¹ . | | |
| | After that, and for non-qualifying balance transfers, your APR will be 9.90% to 16.90% , based on your creditworthiness. | After that, and for non-qualifying balance transfers, your APR will be 9.90% | After that, and for non-qualifying balance transfers, your APR will be 17.90% |
| APR for Cash Advances | 9.90% to 16.90% , based on your creditworthiness. | 9.90% | 17.90% |
| Penalty APR and When it Applies | None | | |
| How to Avoid Paying Interest | Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay the Account balance attributable to those purchases by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date. | | |
| 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 www.consumerfinance.gov/learnmore . | | |

| Fees | |
|--|--|
| Annual Fee | None |
| Transactions Fees <ul style="list-style-type: none"> • Balance Transfer - Introductory • Balance Transfer - Standard • Cash Advance • Foreign Transaction | None 3% of amount 3% of amount None |
| Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment | Up to \$10 Up to \$10 |

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See the Cardholder Agreement and Disclosure for Your Visa® Credit Card Account for more details.

The information about the costs of the cards described in this application is accurate as of February 23, 2026. This information may have changed after that date. To find out what may have changed, write to us at Advancial Federal Credit Union, 10000 N. Central Expy., Ste. 1400, Dallas, TX 75231 or call us at 800.322.2709.

¹The one-time introductory balance transfer offer is available for a single balance transfer request and expires ninety (90) days after the Account opening date. Multiple balances from other non-Advancial Federal Credit Union accounts may be combined into one 5.9% balance transfer request, provided the transfers are requested at the same time. Any portion of a 5.9% balance transfer not paid in full within six (6) months of the transfer date will thereafter be subject to the Standard Rate, which ranges from 9.9% to 17.9%, based on creditworthiness and the type of Account selected.