TAPCO CU
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APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA GOLD REWARDS/VISA PREMIUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Gold Rewards** **14.74% to 17.95%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Premium** **12.74% to 17.95%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Gold Rewards** **14.74% to 17.95%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Premium** **12.74% to 17.95%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Gold Rewards** **14.74% to 17.95%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Premium** **12.74% to 17.95%**, 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 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 - Visa Gold Rewards - Annual Fee - Visa Premium	 **$30.00** for Peak Reward Members **$50.00** for Non-Peak Reward Members **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **$5.00** or **3.00%** of the amount of each cash advance, whichever is greater **3.00%** of each transaction in U.S. dollars

SEE NEXT PAGE for more important information about your account.

Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$27.00**

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: November 24, 2025
This information may have changed after that date. To find out what may have changed, contact TAPCO Credit Union.

For California Borrowers, the Visa Gold Rewards and Visa Premium 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.

Other Fees & Disclosures:
<u>Late Payment Fee:</u>
$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

<u>Annual Fee - Visa Gold Rewards:</u>
$30.00 for PEAK Rewards members or $50.00 for Non-PEAK Rewards Members.

<u>Cash Advance Fee (Finance Charge):</u>
$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

<u>Returned Payment Fee:</u>
$27.00 or the amount of the required minimum payment, whichever is less.

<u>Card Recovery Fee:</u>
$15.00.

<u>Card Replacement Fee:</u>
$5.00.

<u>Document Copy Fee:</u>
$10.00.

<u>Rush Fee:</u>
$30.00.

<u>Statement Copy Fee:</u>
$1.00 per page.

TAPCO Rewards Program: The TAPCO Rewards program is only available on the Visa Gold Rewards Card.

PEAK Member Rewards: A qualifying relationship is one individual membership or household membership with three unique account types and a minimum aggregate balance of $20,000 in loans and deposits. Account types include checking, savings, CD, Money Market, IRA, VISA, Signature loan, auto loan, RV, boat, motorcycle, and Home Equity loans. Third party mortgages do not qualify. If your account types or balances decrease below the minimum qualifiers, your rewards status will not change for up to 30 days.