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| <b>Listerhill Credit Union<br/>Disclosure Information</b>                 | <b>Visa Signature® Rewards</b>   |
| <b>Interest Rates and Interest Charges</b>                                |  |
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>12.99%, 13.99%, 14.99%, 15.99%, 16.99% or 17.99%</b> , based on creditworthiness.   |
| <b>APR for Balance Transfers</b>  | <b>12.99%, 13.99%, 14.99%, 15.99%, 16.99% or 17.99%</b> , based on creditworthiness  |
| <b>APR for Cash Advances</b>  | <b>12.99%, 13.99%, 14.99%, 15.99%, 16.99% or 17.99%</b> , based on creditworthiness  |
| <b>Penalty APR and When it Applies</b>                                    | <b>None</b>  |
| <b>How to Avoid Paying Interest on Purchases</b>                          | Your due date is at least <b>25</b> 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.  |
| <b>Minimum Interest Charge</b>  | <b>None</b>  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <b>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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>.</b> |

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| <b>Fees</b>   |   |
| <b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>● Annual Fee</li> <li>● Additional Card Fee</li> </ul>                                | <b>None</b><br><b>None</b>  |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>● Balance Transfer Fee</li> <li>● Cash Advance Fee</li> <li>● Foreign Transaction Fee</li> </ul> | <b>None</b><br><b>None</b><br><b>1.00%</b> of each transaction in U.S. dollars. |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>● Late Payment Fee</li> <li>● Over-the-Credit Limit Fee</li> <li>● Returned Payment Fee</li> </ul>   | Up To <b>\$25.00</b><br><b>None</b><br>Up To <b>\$10.00</b>                     |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See cardholder agreement for complete details.

**All new applications are subject to terms, conditions and credit approval.**

**Effective Date:** The information about the costs of the card described in this application is accurate as of: 10/1/2024. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, this is a secured credit card Account. 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:**

**Late Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

**Returned Payment Fee:** \$10.00 or the amount of the required minimum payment, whichever is less.