KEMBA Credit Union
444 S. Shortridge Road
Indianapolis, IN 46219

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA MEMBER CLASSIC/VISA MEMBER REWARDS/VISA MEMBER SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Member Classic** **3.99%** Introductory APR for six months from account opening. After that, your APR will be **13.65% to 20.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Member Rewards** **3.99%** Introductory APR for six months from account opening. After that, your APR will be **14.75% to 20.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Member Secured** **21.00%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Member Classic** **3.99%** Introductory APR for 12 months from account opening. After that, your APR will be **13.65% to 20.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Member Rewards** **3.99%** Introductory APR for 12 months from account opening. After that, your APR will be **14.75% to 20.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Member Secured** **21.00%** This APR will vary with the market based on the Prime Rate.

LOANLINER

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	**Visa Member Classic** **13.65% to 20.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Member Rewards** **14.75% to 20.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Member Secured** **21.00%** 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.
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	 **$10.00** or **2.00%** of the amount of each balance transfer, whichever is greater **$10.00** or **2.00%** of the amount of each cash advance, whichever is greater **$10.00** or **2.00%** of the amount of each transaction in U.S. dollars, whichever is greater
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 Member Classic, Visa Member Rewards:
The Introductory APR for purchases will apply to transactions posted to your account during the first six billing cycles following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 billing cycles following the opening of your account. Any existing balances on KEMBA Indianapolis Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:
We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 1, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Member Classic, Visa Member Rewards and Visa Member Secured 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you

SEE NEXT PAGE for more important information about your account.

establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

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.

Balance Transfer Fee (Finance Charge):

$10.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

$25.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

$5.00.

Statement Copy Fee:

$5.00 per document.