Lighthouse Federal Credit Union

Navigator Visa Disclosure - Federal Truth in Lending Act

Details of Rate, Fee, and Other Cost Information

As required by law, rates, fees and other costs of this credit card are disclosed here. All account terms are governed by the VISA Cardholder Agreement sent with the card. Use of the card constitutes acceptance of the terms of the Account and Agreement. Account and Agreement terms are not guaranteed for any period of time; all terms may change in accordance with the Agreement and applicable law.

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**15.74% APR** This APR will vary based on the Prime Rate.
APR for Balance Transfer	**15.74% APR** This APR will vary based on the Prime Rate.
APR for Cash Advance[1]	**15.74% APR** This APR will vary based on the Prime Rate.
Minimum Payment	2% of your balance with a minimum payment of $20 or outstanding balance, whichever is less.
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 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 at http://www.consumerfinance.gov/learnmore.
FEES	
Annual Fee	**None**
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction • Transaction Fees for Purchases	 **None** **None** **1%** of each transaction in U.S. dollars **None**
Penalty Fees • Late Payment (Late fee is based on balance owed, but will not exceed the amount of payment past due)	 Less than $10.00 = **$0** $10.00-$5,000.00 = **$10** $5,000.01-$10,000.00 = **$20** $10,000.01+ = **$25**

HOW WE CALCULATE YOUR BALANCE

Purchases: We use a method called "Average Daily Balance" (including new purchases).
Cash Advances: We use the "Average Daily Balance" with interest charged from the day of the cash advance.

BILLING RIGHTS

Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

THE NAVIGATOR VISA STANDARD DAILY PERIODIC RATE IS 0.043123%
Rate is in effect September 18, 2026 and is subject to change.

VARIABLE RATE INFORMATION
Variable rate based on Wall Street Journal Prime Rate + margin of 8.74%; rate can change at the end of the calendar quarter. If the Prime Rate increases, variable APR's will increase. In that case, you may pay more interest and have a higher Minimum Payment Due.

MILITARY LENDING ACT MAPR DISCLOSURE.
Federal law provides important protections to members of the Armed Forces and their dependents relating to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account the costs associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees or specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Call 888-436-1847 if you would like to hear this notice prior to activating your card and consummating your loan.

DEFAULT STATUS AND REWARDS
If your credit card account is canceled or closed for any reason, the related UChoose® Reward Points will be forfeited on the date of cancellation or closure. If your credit card account is closed, becomes delinquent or in default, you will not continue to earn Reward Points and the Reward Points associated with your credit card account will not be available for redemption. Both posted and pending Reward Points may also be forfeited depending upon your credit card account status.

HOW YOUR UCHOOSE® REWARDS PROGRAM WORKS
You will receive one point for each dollar of qualifying purchases, net of returns (net purchases) that you charge to this card. Qualifying purchases do not include cash advances.[1] No points are awarded for finance charges, fees, foreign currency conversion charges or insurance charges to your account. Points will not be earned on any purchases deemed fraudulent. Unused points will expire if not used within 60 months.

HOW YOUR PAYMENTS ARE APPLIED
Payments will be applied in the following order, first to any LATE CHARGES owing, then to the FINANCE CHARGE due, then to the outstanding principal balance (highest interest rate to the lowest interest rate).

EXPLANATION OF PENALTY FEES
Late Payment Fee: Any payment received more than 5 days after the due date shown on the most recent statement will be charged a Late Payment Fee.

OTHER FEES *(if not paid in cash, they will be charged to your savings account)*
Refer to Schedule of Fees.

[1]Cash advances also include convenience checks, ATM advances for overdraft protection, advances through automated phone banking, online banking or PIN-based purchase transactions. LBMSM1654.09.26