Lighthouse Federal Credit Union Visa® Cardholder Agreement

Anchor / Navigator

Business

Lighthouse Credit Union

LIGHTHOUSE FEDERAL CREDIT UNION VISA CARDHOLDER AGREEMENT

This Agreement covers your credit card account with us, **Lighthouse Federal Credit Union ("Issuer" or "Us").** The person ("Account Holder", or "You") whose name is embossed on the face of the Lighthouse Federal Credit Union Visa Card ("Card") provided to Account Holder and issued by us. Each Account Holder by signing or using the Card, agrees with Issuer to the following terms:

1. **Your Account.** If you have a joint account, each Account Holder has the right to use the account up to the extended credit limit as described below. Each Account Holder is bound by these terms and each, individually, will be liable for all charges, even if only one of you uses the account. For joint accounts, each individual separately and both individuals together, are referred to in this Agreement as ("You").

2. **Credit Card Account Services.** These services are available through your Visa card account up to the amount of your credit limit.

(A) **Credit Purchases.** You can use your account to purchase goods and services wherever Visa credit cards are accepted (referred to in this Agreement as "Credit Purchases").

(B) **Cash Advances.** You can get a Cash Advance (referred to in this Agreement as a "Cash Advance") from your account by presenting your Card at a financial institution that accepts Visa. Whenever You request an advance, We may require You to prove Your identity. If You request an advance by telephone, We will deposit the amount requested in Your Share Account or Your Checking Account and You authorize Us to do this, or We will draw a check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your telephone request. You understand that all advances are subject to Our prior approval. In particular whether or not any specific secured advance request is approved depends, in part, upon how much equity You have or will have in the Collateral offered as security. You may not obtain a cash advance if Your Account is delinquent, closed, or the amount of the advance would cause Your balance to exceed Your credit limit.

(C) **Overdraft Protection**. If You have been approved for an Overdraft Feature on Your Checking account, or if Your Checking Account is overdrawn by any other means (including the use of Your Lighthouse Federal Visa Check Card), We may transfer funds to clear any Overdraft on Your Checking Account (or in such increments as We may from time to time determine) by an advance on Your Visa subject to this provision. Whether or not such a transfer occurs will be controlled by this Agreement. In any event, You hold us harmless for any and all liability which might otherwise arise if the transfer does not occur. We are under no obligation to pay a Check which exceeds Your Visa Line of Credit Limit or a Check on which the date is more than six months old. Overdraft protection automatically ceases if this Agreement is ever cancelled or terminated or Your Account is in default.
Different rules may apply to Business Platinum Visa.
See Business Platinum Visa Card Agreement Addendum and Business Platinum Visa Disclosure.

3. **You Promise to Pay.**

(A) You promise to pay us, when due, the total of all Credit Purchases and Cash Advances you make on your account. You also promise to pay the total of any **FINANCE CHARGE** and other charges due on the account. You also promise to pay all costs and expenses, including reasonable attorneys' fees that we incur in enforcing this Agreement.

(B) You may pay your entire balance at any time.

4. **Additional Cardholders or Others Using Your Account.** You may authorize others to use Your Account. Each additional cardholder will receive a credit card with his or her individual name embossed. You promise to pay for all Credit Purchases and Cash Advances made by anyone you authorize to use your account, with or without a card, and whether or not you notify us that he or she will be using it. If another person has use of your account and you want to end that person's privilege, you must recover and return that person's credit card, if any. If you are unable to recover and return the card, You will continue to be liable, for any charges made unless you tell us to cancel all cards and establish a new account for You, which will be done automatically if You notify us of unauthorized use under Paragraph 18 of this Agreement. We may request written verification from You regarding any change or cancellation to Your Account. **Different rules may apply to Business Platinum Visa.**
See Business Platinum Visa Card Agreement Addendum and Business Platinum Visa Disclosure.

5. **VISA Currency Conversions.** If you effect a transaction with your VISA Card in a currency other than U.S. dollars, the rate of exchange between the transaction, the transaction currency and the billing currency used for processing the transaction will be the wholesale market rate or the government mandated rate in effect for the applicable central processing date. Additionally, this transaction may also be assessed a separate International Service Assessment (ISA) transaction fee (See Fee Schedule). Also, if your transaction was performed at a non U.S. location the International Service Assessment (ISA) transaction fee (See Fee Schedule) may be assessed. Foreign transactions billed directly in U.S. dollars may also be assessed the ISA fee. (See Fee Schedule)

6. **Your Credit Limit: Over Limit.** Your credit limit is shown on each of your billing statements. You agree not to use your account in any way that will cause your balance to go over your limit. If you do, we may at our option, close your account, and/or exercise any of our other remedies under this Agreement or at law. You must pay the full amount of your balance which is over the credit limit. We may include the balance over the limit as part of your minimum payment shown on your billing statement. We will not authorize any new Credit Purchases or Cash Advances if our records show that doing so will cause your balance to go over your limit. If we do authorize any such Credit Purchase or Cash Advance, such authorization will not result in any waiver of our rights under this section. If we increase your credit limit we will notify you.

7. **Governing Law.** This agreement is controlled and governed by the laws of the state of New Hampshire to the extent that such laws are not inconsistent with controlling Federal Law. You agree not to use your Visa card for any illegal purpose.

8. **Honoring Your Card.** We will not have any responsibility to you if merchants, financial institutions or others refuse to honor a card issued on Your Account.

9. **Security Interest.** You understand and consent to a lien on Your shares with Us in either joint or individual accounts, and any dividends due or to become due to You from Us to the extent You owe on any unpaid credit card balance. We may off-set any mutual indebtedness. This security interest secures each advance including any renewals or refinancing of such advances made under this Agreement and any other amounts You owe Us for any reason now or in the future. You grant the Credit Union a security interest under the Uniform Commercial Code and under any common law rights the Credit Union may have in any goods you purchase. If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your pledged shares will secure your account. You may not withdraw amounts that have been specifically pledged to secure your account until the Credit Union agrees to release all or part of the pledged amount. Collateral securing other loans you have with the Credit Union may also secure this loan, except that a dwelling will never be considered as security for this account, notwithstanding anything to the contrary in any other agreement.

10. **Payment Schedule (Minimum monthly payments). Anchor, Navigator, and Business Credit Cards only.** You understand that You have the right to repay Your Account at any time without penalty. We must receive at least the minimum periodic payment shown on Your billing statement by the payment due date. You may make larger payments without penalty. Any partial payment or prepayment of Your Account will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. 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. Any unpaid portion of the **FINANCE CHARGE** will be paid by subsequent payments and will not be added to the principal. Visa minimum payments will be 2% of Your new Account balance at the end of each billing period subject to the lesser of $20 or Your Account Balance. Minimum payment will be due within 28 to 30 days after the date of Your periodic statement and must be received by 5pm EST on the day your payment is due. You may by separate agreement authorize Us to charge the Minimum Monthly Payment automatically to Your Share Account or Your Checking Account. **Different rules may apply to Business Platinum Visa.**
See Business Platinum Visa Card Agreement Addendum and Business Platinum Visa Disclosure.

11. **Default.** You will be in default and we may, without notifying You, temporarily suspend your credit, close Your account, cancel all credit card's issued on it and require immediate payment of your entire balance if any of the following occurs:

(A) You fail to make a payment on this or any other loan account with Lighthouse Federal when it is due.

(B) You do not follow the terms of this Agreement in any way.

(C) You have made any false or misleading statement on the application for Your Account.

(D) You fail to pay any other loans you owe us.

(E) You become insolvent or die.

(F) There is an attachment, execution or levy against your property or You make an assignment for the benefit of creditors.

(G) A bankruptcy petition is filed by or against You or Your spouse.

(H) A guardian, conservator, receiver, custodian or trustee is appointed for you.

(I) You are generally not paying Your debts as they become due; or

(J) There has been a material adverse change in Your financial condition.

In the event of any of the above We may require the return of all credit cards issued under this Account. But of course, you don't want this to happen. Call us first and let us try to help you.

12. **Re-evaluation of Credit:** We can re-investigate and re-evaluate any information you provided on Your credit application at any time, and in the course of doing so, we may ask you for additional information, request credit bureau reports and/ or otherwise verify your current credit standing.

13. **The Periodic FINANCE CHARGE on Cash Advances is calculated as follows:**

(A) We start with the Previous Balance on cash advances at the beginning of the billing period. For **FINANCE CHARGE** calculation purposes, the billing period begins on the Statement/Closing Date listed on the previous billing statement and varies with the number of days in the billing period.

(B) On each day of the billing period we subtract payments, add new cash advances and fees, and make adjustments. This determines a daily balance. Unless we elect to use a later date, we add cash advances to the balance as of the day they are taken.

(C) We total the daily balances (except for the balance on the Statement/Closing Date listed on the current billing statement) and then divide that amount by the number of days in the billing period. This determines the average daily balance on the billing statement.

(D) We multiply the Average Daily Balance by the applicable daily periodic rate and then multiply the resulting amount by the number of days in the billing period. This resulting amount is your **FINANCE CHARGE** on cash advances.

(E) If the cash advance balance is subject to more than one rate (for example, because of cash advances made during a promotional or introductory rate offer), we will separately calculate the balance subject to **FINANCE CHARGE**, and the resulting **FINANCE CHARGE** in the same manner as described above.

The Periodic FINANCE CHARGE on Credit Purchases is Calculated as follows:

(A) We start with the Previous Balance on purchases at the beginning of the billing period. For **FINANCE CHARGE** calculation purposes, the billing period begins on the Statement/Closing Date listed on the previous billing statement and varies with the number of days in the billing period.

(B) On each day of the billing period we subtract payments, add new purchases and fees, and make adjustments. This determines a daily balance. Unless we elect to use a later date, we add a new purchase to the balance as of the date of the purchase.

(C) We total the daily balances (except for the balance on the Statement/Closing Date listed on the current billing statement), and then divide that amount by the number of days in the billing period. This determines the average daily balance on the billing statement.

(D) We multiply the Average Daily Balance by the applicable daily periodic rate. The resulting amount is your **FINANCE CHARGE** on purchases.

(E) If the purchase balance is subject to more than one rate (for example, because of purchases made during a promotional or introductory rate offer), we will separately calculate the balance subject to **FINANCE CHARGE**, and the resulting **FINANCE CHARGE** in the same manner as described above.

A **FINANCE CHARGE** will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 28 to 30 days from the closing date of that statement.

If you elect not to pay the entire New Balance shown on your previous monthly Statement within the 28 to 30-day period, a **FINANCE CHARGE** will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 28 to 30 days from the closing date.

The APR (Annual Percentage Rate) may vary every calendar quarter and it may increase or decrease if there is a change in the selected index. The new APR is calculated by taking the highest US Prime Rate (as published in the Wall Street Journal) and adding the margin for the card. You should refer to the Visa Disclosure - Federal Truth in Lending Act for specific information. If there's an increase or decrease in rate, it will take effect on the first day of the next billing cycle. An increase in rate will increase the scheduled minimum monthly payment.

THE ANCHOR, NAVIGATOR, AND BUSINESS VISA ARE A VARIABLE RATE LOAN. YOU SHOULD REFER TO THE VISA DISCLOSURE FEDERAL TRUTH IN LENDING ACT FOR SPECIFIC INFORMATION ON CURRENT ANNUAL PERCENTAGE RATES AND DAILY PERIODIC RATES FOR ANCHOR, NAVIGATOR, AND FOR BUSINESS PLATINUM VISA.

14. **Our Right to Cancel Your Account.** We can cancel Your account at any time, or reduce the amount of Your credit line, without notice to You, except in those situations where notice is required by law. If we cancel Your account, You agree to destroy all Cards issued on Your account by cutting them in half and returning them to Us. You will continue to be responsible for full payment of the balance on Your account and all charges to Your account, including those not yet received by us, as well as subsequent **FINANCE CHARGES** and other charges. Each Card is our property, and You agree that the Cards are not transferable and to surrender any Card upon demand.

15. **Collection Costs.** If we have to refer collection of your account to a lawyer (who is not our salaried employee), to the extent permitted by law, you will have to pay our attorney's fee plus court costs or any other fees. If we sue to collect and you win, we will pay your reasonable legal fees and court costs.

16. **Change in Terms of Your Account.** We can change any terms of your account at any time. We will provide you with such notice as is required by law by mailing a notice to you at the latest address shown in our records. Written notice of increases in the required minimum payment or other significant changes in the account terms are provided at least 45 days before the effective date of the change. Subject to applicable law, any change will apply to the current balance of your account, as well as to future balances.

17. **If Your Card is Lost or Stolen or if an Unauthorized use may occur.** You agree to notify us immediately if your card is ever lost or stolen or if an unauthorized use may have occurred. The telephone number to call is 888.436.1847, and you agree to follow up your call with notice in writing to us at: Lighthouse Federal Credit Union, PO Box 7400, Dover, NH 03821-7400. You also agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your credit card and comply with such procedures as we may require in connection with our investigation including assisting in the prosecution of any unauthorized user.

18. **Liability for Unauthorized Use of Credit Card.** We will not hold you liable for the unauthorized use of your credit card if you notify us verbally or in writing within a responsible period of time of the loss, theft or possible unauthorized use of your credit card.

19. **Credit Information.** We may report your performance under this Agreement to credit reporting agencies including your failure to make minimum payments on time. A negative credit report may significantly harm your ability to obtain credit from other sources. We may also obtain follow-up credit reports on you (for example, when we review your account for a credit line increase). We may exchange information about you or your account with our wholly owned subsidiary, Investment & Insurance Services. Otherwise, no one else will be given information about your account without your permission or proper legal authority. If you think we reported erroneous information to a credit reporting agency or wish to learn the names of the agencies we contacted, write us at the address listed on the billing statement. We will promptly investigate the matter, and if

our investigation shows you are right, we will contact each credit reporting agency to whom we reported and will request they correct the report.

20. **Waivers.** If, for any reason, We do not make use of any of Our rights under this Agreement on a particular occasion, that will not limit Our rights in the future in any way. We can accept late payments, partial payments or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related Agreement is determined to be unenforceable or invalid, all other provisions, remain in full force and effect.

21. **Our Address to Send Payment:** Payments must be sent to the address listed on the front of the billing statement. To inquire or send correspondence: Write us at the address indicated on the front of the billing statement.

22. **Important Notice to Our Customer Who Contacts Us by Phone**. Account Holder agrees that Issuer, its agents and service companies may, without the need to seek additional confirmation from Account Holder, monitor and/or record any telephone communications with Account Holder to insure that inquiries from you are handled promptly, courteously, and accurately.

23. **Visa USA Rules and Regulations.** The services being provided to you under this Agreement are made possible by Lighthouse Federal Credit Union's status as a licensee of Visa USA. You recognize Lighthouse's responsibility to comply with the current Visa USA rules and regulations and changes to them in order to continue to provide these services.

24. **Regulation Z Initial Disclosures.** By using Your card, You acknowledge receipt from US of the Initial Disclosures required by Regulation Z of the Truth-in-Lending Act and that the terms contained in the Initial Disclosures apply to You and Your use of the card and are incorporated in full into this Agreement. The information about the terms and costs of the Card described in this Agreement is accurate as of the effective date. This information may have changed after that date.

25. **Unlawful Internet Gambling Enforcement Act.** Federal law, the Unlawful Internet Gambling Enforcement Act of 2006 (effective June 2, 2010) and implementing regulations prohibit members or business account holders from receiving deposit or other credits of any kind relating to their operation of an illegal Internet gambling business. Under the Act, any person engaged in the business of betting or wagering (as defined by the statute) is prohibited from completing "restricted transactions," or knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling. Lighthouse Federal Credit Union is required to enforce that prohibition.

It is Lighthouse's policy to not open or maintain any account for commercial members held with the intent to conduct or engage in Internet gambling activity, whether legal or illegal. If the credit union discovers or determines that an existing commercial member transacts or engages in Internet gambling activity as defined by the UIGEA, the credit union reserves the right to restrict services or terminate the account relationship.

26. **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.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about Your rights and Our responsibilities under the Federal Truth-In-Lending Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If You think Your statement is wrong, or if You need more information about a transaction on Your statement, write Us on a separate sheet, at Our address shown in this Agreement. Write to Us as soon as possible. We must hear from You no later than 60 days after we sent You the first statement on which the error or problem appeared. You may telephone Us at 888.436.1847, but doing so will NOT preserve Your rights.

In Your letter give Us the following information: Your Name and Account number.

Dollar Amount of the suspected error.

Describe the error and explain, if You can, why you believe there is an error. If You need more information, describe the item You are not sure about.

Write to:

Lighthouse Federal Credit Union
PO Box 7400, Dover, NH 03821-7400

Call at:

603.436.1847
1.888.436.1847

If you have authorized Us to pay Your Credit Card bill automatically from Your Share or Checking Account, You can stop the payment on any amount You think is wrong. To stop the

payment, Your letter must reach Us three (3) business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.

We must acknowledge Your letter within 30 days, unless We have corrected the error by then. Within 90 days, We must either correct the error or explain why we believe the statement is correct.

After We receive Your letter, We cannot try to collect any amount You question or report You as delinquent. We can continue to bill You for the amount You question, including **FINANCE CHARGES**, and We can apply any unpaid amount against Your Credit Limit. You do not have to pay any questioned amount while We are investigating, but You are still obligated to pay the parts of Your statement that are not in question.

If We find that We made a mistake on Your statement, You will not have to pay any **FINANCE CHARGES** related to any questioned amount. If We did not make a mistake, You may have to pay **FINANCE CHARGES**, and You will have to make up any missed payments on the questioned amount. In either case, We will send You a statement of the amount You owe and the date that it is due.

If you fail to pay the amount that We determine You owe, we may report You as delinquent. However, if Our explanation does not satisfy You and You write to Us within ten (10) days telling Us that You still refuse to pay, We must tell anyone We reported You to that You have a question about Your statement and, We must tell You the name of anyone We reported You to. We must tell anyone We reported You to that the matter has been settled between Us when it finally is.

If We don't follow these rules, We can't collect the first $50 of the questioned amount, even if Your statement is correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If you have a problem with the quality of property or services that You purchased with a Credit Card, and You have tried in good faith to correct the problem with the merchant, You may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

(A) You must have made the purchase in Your home state, or if not within Your home state, within 100 miles of Your current mailing address; and

(B) The purchase price must have been more than $50.

These limitations do not apply if We own or operate the merchant, or if We mailed You the advertisement for the property or services.

Contact Us

www.lighthousecu.org
memberservices@lighthousecu.org
888.436.1847

PO Box 7400
Dover, NH 03821-7400

Account Access

Online • Mobile • Telephone
www.lighthousecu.org

Mobile Banking App
Download from App store or Google Play store

Available on the App Store

ANDROID APP ON Google play

Lighthouse Credit Union

For a branch location, please visit lighthousecu.org/locations

Lighthouse Federal Credit Union
Anchor 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	**12.74% APR** This APR will vary based on the Prime Rate.
APR for Balance Transfer	**12.74% APR** This APR will vary based on the Prime Rate.
APR for Cash Advance[1]	**12.74% 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 PREFERRED VISA STANDARD DAILY PERIODIC RATE IS 0.034904%
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 5.74%; 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.

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. LBMSM1653.09.26

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