

Northeast Credit Union

Preferred 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	14.24% APR This APR will vary based on the Prime Rate.
APR for Balance Transfer	14.24% APR This APR will vary based on the Prime Rate.
APR for Cash Advance	14.24% 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 .
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.
FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign TransactionTransaction Fees for Purchases	None None 1% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none">Late Payment (For all states except Maine) (Late fee is based on balance owed, but will not exceed the amount of payment past due)Late Payment (Maine Residents) (Late fee is based on balance owed, but will not exceed the amount of payment past due)	Less than \$10 = \$0 \$10.00 - \$5,000 = \$10 \$5,000.01 - \$10,000.01 = \$20 \$10,000.01+ = \$25 5% of the past due amount, not to exceed \$10 and not to exceed the amount of the payment past due.

BILLING RIGHTS

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

PREFERRED VISA STANDARD DAILY PERIODIC RATE IS 0.039013

Rate is in effect July 27, 2023 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: (All states except Maine) Any payment received more than 5 days after the due date shown on the most recent statement will be charged a Late Payment Fee.

State of Maine: Payment received more than 15 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.

Northeast Credit Union

Business 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	15.50% APR This APR will vary based on the Prime Rate.
APR for Balance Transfer	15.50% APR This APR will vary based on the Prime Rate.
APR for Cash Advance	15.50% APR This APR will vary based on the Prime Rate.
Other APRs	Default APR 18% (See explanation below.)
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 <ul style="list-style-type: none">Balance TransferCash AdvanceForeign TransactionTransaction Fees for Purchases	None None 1% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none">Late Payment (For all states except Maine) (Late fee is based on balance owed, but will not exceed the amount of payment past due)Late Payment (Maine Residents) (Late fee is based on balance owed, but will not exceed the amount of payment past due)	Less than \$10 = \$0 \$10.00 - \$5,000 = \$10 \$5,000.01 - \$10,000.01 = \$20 \$10,000.01+ = \$25 5% of the past due amount, not to exceed \$10 and not to exceed the amount of the payment past due.

THE BUSINESS PLATINUM VISA DAILY PERIODIC RATE IS 0.042465

Rate is in effect July 27, 2023 and is subject to change.

HOW WE CALCULATE YOUR BALANCE

We use a method called "Average Daily Balance (including new purchases)"

EXPLANATION OF DEFAULT APR

Default is defined as failure to make at least the minimum payment of 4% of account balance by 10 days after the due date on the statement, or exceeding your assigned credit limit by more than 3%, or making a payment to us that is returned. The default rate may be assessed at our option. In the event your account is moved to the default rate, the default rate will remain in effect until you request us to reevaluate it, but in no case will be in effect for less than one year.

VARIABLE RATE INFORMATION

Variable rate based on Wall Street Journal Prime + margin of 7%; 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.

DEFAULT STATUS AND REWARDS

If your credit card account is cancelled 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 transactions deemed fraudulent. Unused points will expire if not used within 60 months.

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 of \$30.00.

Over the Credit Limit Fee: Any time your statement balance exceeds your assigned credit limit there will be an Over the Credit Limit Fee of \$25.00

State of Maine*: Payment received more than 15 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 share account)

Replacement Card Fee: \$5.00 for each card

Credit/Debit Slip Photocopy: \$12.00 for each copy

Statement Photocopy: \$3.00

Overdraft Protection for Business Platinum Visa is not offered.

NORTHEAST CREDIT UNION BUSINESS PLATINUM CARD AGREEMENT ADDENDUM

The Company and Co-Applicants will be liable for all charges and Account balances as follows:

- 1) The Company is jointly and severally liable with each individual Applicant.
- 2) Each individual Applicant (Employee or Principal Authorized Applicant) is individually liable, and jointly liable with The Company, with respect to the entire balance due with respect to the Account.

All Accounts established and cards issued here under shall be used solely for business purposes and shall be governed by the terms and conditions of the Cardholder Agreement provided when the Card is issued, as it may be amended from time to time. This Application and Agreement must be signed by an Authorized Officer, Partner or Proprietor of The Company who has authority to bind The Company to the terms of this Agreement. By signing, Applicant certifies that the execution, delivery and performance of this Agreement have been duly authorized by all necessary action by The Company, and will provide evidence of such action upon request. Authorized Applicant is signing both individually and as The Company's duly authorized representative. The Company agrees to provide financial information if requested by Northeast Credit Union, and that information from this Application may be shared with Northeast Credit Union affiliates.

PERSONAL GUARANTY

For value received and in consideration of the mutual undertakings contained in the Cardholder Agreement between _____ (The Company), and Northeast Credit Union (NECU), the individual(s) signing below, on behalf of The Company, jointly and severally if more than one, in such persons individual capacities and not on behalf of The Company unconditionally guaranty to NECU, prompt payment when due all of the obligations of every kind and nature of The Company arising directly or indirectly in accordance with the terms of the Cardholder Agreement, including all expenses (including attorney's fees and court costs) paid or incurred in collecting such obligations and in enforcing this Guaranty.

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

* In accordance with Maine state law. LEMKT0421.07.23

Northeast Credit Union

Platinum 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	16.24% APR This APR will vary based on the Prime Rate.
APR for Balance Transfer	16.24% APR This APR will vary based on the Prime Rate.
APR for Cash Advance	16.24% 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 .
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.
FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign TransactionTransaction Fees for Purchases	None None 1% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none">Late Payment (For all states except Maine) (Late fee is based on balance owed, but will not exceed the amount of payment past due)Late Payment (Maine Residents) (Late fee is based on balance owed, but will not exceed the amount of payment past due)	Less than \$10 = \$0 \$10.00 - \$5,000 = \$10 \$5,000.01 - \$10,000.01 = \$20 \$10,000.01+ = \$25 5% of the past due amount, not to exceed \$10 and not to exceed the amount of the payment past due.

BILLING RIGHTS

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

THE PLATINUM VISA STANDARD DAILY PERIODIC RATE IS 0.044493

Rate is in effect July 27, 2023 and is subject to change.

VARIABLE RATE INFORMATION

Variable rate based on Wall Street Journal Prime Rate + margin of 7.74%; 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 cancelled 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 transactions 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: (All states except Maine) Any payment received more than 5 days after the due date shown on the most recent statement will be charged a Late Payment Fee.

State of Maine: Payment received more than 15 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.

² In accordance with Maine state law. LEMKT0421.07.23

Northeast Credit Union

Rewards Visa Disclosure - Federal Truth in Lending Act

Details of Rate, Fee, and Other Cost Information

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INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	17.24% APR This APR will vary based on the Prime Rate.
APR for Balance Transfer	17.24% APR This APR will vary based on the Prime Rate.
APR for Cash Advance	17.24% 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 .
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.
FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign TransactionTransaction Fees for Purchases	None None 1% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none">Late Payment (For all states except Maine) (Late fee is based on balance owed, but will not exceed the amount of payment past due)Late Payment (Maine Residents) (Late fee is based on balance owed, but will not exceed the amount of payment past due)	Less than \$10 = \$0 \$10.00 - \$5,000 = \$10 \$5,000.01 - \$10,000.01 = \$20 \$10,000.01+ = \$25 5% of the past due amount, not to exceed \$10 and not to exceed the amount of the payment past due.

BILLING RIGHTS

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

REWARDS VISA STANDARD DAILY PERIODIC RATE IS 0.047232

Rate is in effect July 27, 2023 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 cancelled 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: (All states except Maine) Any payment received more than 5 days after the due date shown on the most recent statement will be charged a Late Payment Fee.

State of Maine: Payment received more than 15 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.

² In accordance with Maine state law. LEMKT0421.07.23

Northeast Credit Union

Classic 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	17.99% APR This APR will vary based on the Prime Rate.
APR for Balance Transfer	17.99% APR This APR will vary based on the Prime Rate.
APR for Cash Advance	17.99% 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 .
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.
FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign TransactionTransaction Fees for Purchases	None None 1% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none">Late Payment (For all states except Maine) (Late fee is based on balance owed, but will not exceed the amount of payment past due)Late Payment (Maine Residents') (Late fee is based on balance owed, but will not exceed the amount of payment past due)	Less than \$10 = \$0 \$10.00 - \$5,000 = \$10 \$5,000.01 - \$10,000.01 = \$20 \$10,000.01+ = \$25 5% of the past due amount, not to exceed \$10 and not to exceed the amount of the payment past due.

BILLING RIGHTS

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

THE CLASSIC VISA STANDARD DAILY PERIODIC RATE IS 0.049287

Rate is in effect July 27, 2023 and is subject to change.

VARIABLE RATE INFORMATION

Variable rate based on Wall Street Journal Prime Rate + margin of 9.74%; 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 cancelled 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 every two dollars 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 transactions 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: (All states except Maine) Any payment received more than 5 days after the due date shown on the most recent statement will be charged a Late Payment Fee.

State of Maine: Payment received more than 15 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.

² In accordance with Maine state law. LEMKT0421.07.23

Northeast Credit Union

Signature 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	17.99% APR This APR will vary based on the Prime Rate.
APR for Balance Transfer	17.99% APR This APR will vary based on the Prime Rate.
APR for Cash Advance	17.99% 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 .
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.
FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign TransactionTransaction Fees for Purchases	None None None None
Penalty Fees <ul style="list-style-type: none">Late Payment (For all states except Maine) (Late fee is based on balance owed, but will not exceed the amount of payment past due)Late Payment (Maine Residents) (Late fee is based on balance owed, but will not exceed the amount of payment past due)	Less than \$10 = \$0 \$10.00 - \$5,000 = \$10 \$5,000.01 - \$10,000.01 = \$20 \$10,000.01+ = \$25 5% of the past due amount, not to exceed \$10 and not to exceed the amount of the payment past due.

BILLING RIGHTS

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

SIGNATURE VISA STANDARD DAILY PERIODIC RATE IS 0.049287

Rate is in effect July 27, 2023 and is subject to change.

VARIABLE RATE INFORMATION

Variable rate based on Wall Street Journal Prime Rate + margin of 11.74%; 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 in default status (defined as having not made a minimum payment by 28-30 days after due date), any UChoose® Rewards will be forfeited and no additional UChoose® Rewards will be earned. Existing UChoose® Reward Points will be available for redemption.

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 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: (All states except Maine) Any payment received more than 5 days after the due date shown on the most recent statement will be charged a Late Payment Fee.

State of Maine: Payment received more than 15 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)

Replacement Card Fee: \$5.00 for each card

Credit/Debit Slip Photocopy: \$12.00 for each copy

Statement Photocopy: \$3.00

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

² In accordance with Maine state law. LEMKT0421.07.23