RadiFi CREDIT UNION
562 Park Street
P.O. Box 2357
Jacksonville, FL 32232

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA REWARDS/VISA SIGNATURE/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **1.90%** Introductory APR for 12 months from account opening. After that, your APR will be **12.65% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Rewards** **13.65% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **14.15% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **13.90%**
APR for Balance Transfers	**Visa Platinum** **12.65% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Rewards** **13.65% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **14.15% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **13.90%**

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APR for Cash Advances	**Visa Platinum** **12.65% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Rewards** **13.65% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **14.15% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **13.90%**
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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.
Minimum Interest Charge	**None**
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	
Annual Fee - Annual Fee	 **None**
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 (Maximum Fee: **$75.00**) **$10.00** or **2.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$75.00**) **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** 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 Platinum
The Introductory APR for purchases will apply to transactions posted to your account during the first 90 days following the opening of your account.

Loss of Introductory APR:
We may end your Introductory APR for purchases and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

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Effective Date:
The information about the costs of the card described in this application is accurate as of: October 1, 2026.
This information may have changed after that date. To find out what may have changed, contact RadiFi Federal Credit Union.

For California Borrowers, the Visa Platinum, Visa Rewards, Visa Signature and Visa 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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
Your late payment fee will be based on the outstanding balance owed as listed below, if you are four or more days late in making a payment:

Outstanding Balance Owed	**Up to:**
$500.00 or less	$10.00 or the amount of the required minimum payment, whichever is less.
$500.01 - $2,000.00	$20.00 or the amount of the required minimum payment, whichever is less.
$2,000.01 or greater	$25.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge):
$10.00 or 2.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed $75.00.

Cash Advance Fee (Finance Charge):
$10.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed $75.00.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$20.00.

Document Copy Fee:
$1.00 per page.

Emergency Card Replacement Fee:
$250.00.

Pay-by-Phone Fee:
$9.95.

Rush Fee:
$20.00 overnight.

Statement Copy Fee:
$1.00 per page.

Check Copy Fee:
$20.00.

Stop Payment Fee:
$20.00.

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