



Verve, a Credit Union  
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**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **10/1/2024**. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date.

| <b>INTEREST RATES and INTEREST CHARGES:</b>                               |   |  |
|---|---|--|
|   | <b>RewardsFirst MasterCard</b>  | <b>RateFirst MasterCard</b>  |
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>14.90 % to 23.90 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.  | <b>0%</b> Introductory APR for 12 billing cycles from date of account opening. After that, your Standard APR will be <b>12.90 % to 21.90 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| <b>APR for Cash Advances</b>  | <b>14.90 % to 23.90 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.  | <b>12.90 % to 21.90 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.   |
| <b>APR for Balance Transfers</b>  | <b>14.90 % to 23.90 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.  | <b>0%</b> Introductory APR for 12 billing cycles from date of account opening. After that, your standard APR will be <b>12.90 % to 21.90 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| <b>Penalty APR and When it Applies</b>                                    | None  |  |
| <b>Paying Interest</b>  | Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account. |  |
| <b>Minimum Interest Charge</b>  | None  |  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>  |  |

**SEE NEXT PAGE for more important information about this account**

| <b>FEES:</b>   |  |
|--|--|
| <b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"> <li>• Annual Fee:</li> </ul>   | None   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul> | <i>RateFirst Mastercard: 3.00%</i> of the amount of each transfer<br><i>RewardsFirst Mastercard: None</i><br><b>\$5.00</b> for each cash advance<br><b>1.00%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion<br><b>1.00%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Over-the-Credit Limit:</li> <li>• Returned Payment:</li> </ul>   | Up to <b>\$25.00</b> if your payment is late 5 days or more<br>None<br>Up to <b>\$25.00</b> if your payment is returned for any reason   |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.