



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 **1/1/2025**. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	Verve Essential Mastercard	Verve Premier Mastercard	Verve Optimum World Mastercard
Annual Percentage Rate (APR) for Purchases	<u>14.40 %</u> to <u>23.40 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.	0% Introductory APR for 12 billing cycles from date of account opening. After that, your Standard APR will be <u>12.40 %</u> to <u>21.40 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<u>15.40 %</u> to <u>24.40 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<u>14.40 %</u> , to <u>23.40 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<u>12.40 %</u> , to <u>21.40 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.	<u>21.40 %</u> . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers		0% Introductory APR for 12 billing cycles from date of account opening. After that, your Standard APR will be <u>12.40 %</u> to <u>21.40 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.	0% Introductory APR for 12 billing cycles from date of account opening. After that, your Standard APR will be <u>15.40 %</u> to <u>24.40 %</u> depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None		
Paying Interest	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.		
Minimum Interest Charge	For Verve Essential Mastercard and Verve Premier Mastercard: None For Verve Optimum World Mastercard: If you are charged interest, the charge will be no less than \$1.00		
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		

SEE NEXT PAGE for more important information about this account

FEES:

Fees to Open or Maintain your Account <ul style="list-style-type: none">• Annual Fee:	None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Cash Advance:• Foreign Transaction:	<i>For Verve Premier Mastercard and Verve Optimum World Mastercard: 3.00% of the amount of each transfer or \$5.00, whichever is greater</i> <i>For Verve Essential Mastercard and Verve Premier Mastercard: \$5.00 for each cash advance</i> <i>For Verve Optimum World Mastercard: 5.00% of the amount of each cash advance or \$10.00, whichever is greater</i> <i>For Verve Essential Mastercard and Verve Premier Mastercard: 1.00% of each transaction in U.S. dollars if the transaction involves a currency conversion</i> <i>For Verve Optimum World Mastercard: None</i>
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Over-the-Credit Limit:• Returned Payment:	<i>For Verve Premier Mastercard and Verve Essential Mastercard: Up to \$25.00 if your payment is late 5 days or more</i> <i>For Verve Optimum World Mastercard: Up to \$25.00 or amount delinquent, whichever is less, if payment is not received by the due date</i> None Up to \$25.00 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)."

Verve Essential Mastercards: We do not permit Balance Transfer transactions on this credit card.