earthmover credit union
P.O. Box 2937 • Aurora, IL 60507

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA CURVA/VISA CONTOUR

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Curva** **15.15% to 21.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Contour** **13.15% to 19.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Curva** **15.15% to 21.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Contour** **13.15% to 19.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Curva** **15.15% to 21.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Contour** **13.15% to 19.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**Visa Curva** **24.90%** **Visa Contour** **24.90%** 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.

SEE NEXT PAGE for more important information about your account.

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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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **3.00%** of the amount of each balance transfer **3.00%** of the amount of each cash advance **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$31.00** Up to **$31.00** Up to **$31.00**

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

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

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 25, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Curva and Visa Contour 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:
$29.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged $31.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge):
3.00% of each balance transfer.

Cash Advance Fee (Finance Charge):
3.00% of each cash advance.

Over-the-Credit Limit Fee:
$29.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in any of the six billing cycles following the initial violation, you will be charged $31.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:
$29.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged $31.00 or the amount of the required minimum payment, whichever is less.

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Document Copy Fee:
$12.00.

Pay-by-Phone Fee:
$10.00.

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