

## Important Terms and Conditions

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>VISA Signature</b>  <b>17.99% to 17.99%</b> variable APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA Rewards</b>  <b>17.99% to 17.99%</b> variable APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA Credit</b>  <b>14.24% to 17.99%</b> variable APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA Secured</b>  <b>17.99%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>VISA Signature</b>  <b>0.00%</b> introductory APR for 15-months from date of first transfer for balance transfers completed within 120-days of account opening. After that, your APR will be <b>17.99% to 17.99%</b> variable APR based on creditworthiness. This APR will vary with the market based on Prime Rate.</p> <p><b>VISA Rewards</b>  <b>17.99% to 17.99%</b> variable APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA Credit</b>  <b>14.24% to 17.99%</b> variable APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA Secured</b>  <b>17.99%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>VISA Signature</b>  <b>17.99%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA Rewards</b>  <b>17.99%</b> This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA Credit</b>  <b>17.99%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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. We will begin charging interest on balance transfers and cash advances on the transaction date.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>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></p>
Fees	
<b>Annual Fee</b> VISA Signature, VISA Rewards, VISA Credit	None
<b>Annual Fee</b> VISA Secured	<b>\$25</b> annual fee
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> </ul>	<b>3%</b> of the amount of each transfer

VISA Signature, VISA Rewards, VISA Credit <ul style="list-style-type: none"> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<b>\$5.00</b> or <b>4.00%</b> of the amount of each cash advance, whichever is greater  VISA Signature and VISA Rewards – <b>None</b> VISA Credit and VISA Secured – <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> </ul> VISA Signature, VISA Rewards, VISA Secured <ul style="list-style-type: none"> <li>Late Payment</li> </ul> VISA Credit <ul style="list-style-type: none"> <li>Returned Payment</li> </ul> VISA Signature, VISA Rewards, VISA Credit <ul style="list-style-type: none"> <li>Returned Payment</li> </ul> VISA Secured	Up to <b>\$37.00</b>  Up to <b>\$29.00</b>  Up to <b>\$35.00</b>  Up to <b>\$37.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

**Payment Application:** We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest rate balances first.

**Prime Rate:** The variable rates shown here are accurate based on a 8.500% Prime Rate plus a margin added based upon FICO credit score

The information about the costs of the Card described in this application is accurate as of October 23, 2023. This information may change after that date. To find out what may have changed, call 908-245-1750 or write to The Atlantic Federal Credit Union at P.O BOX 618, Kenilworth, NJ 07033.

**State Law Provisions:**

**California Residents:** For California Borrowers, the Visa Rewards, Visa Credit, Visa Secured and Visa Signature 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. **Florida Residents:** You (borrower) agree that, should We obtain a judgment against You, a portion of Your disposable earnings may be attached or garnished (paid to Us by Your employer), as provided by Florida and Federal law. **Maine Residents:** Consumer Reports (credit reports) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. **Maryland Residents:** To the extent, if any, that Maryland law applies to Your Account, We elect to offer Your Card Account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article. **Missouri Residents:** Oral Agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect You (borrower(s)) and Us (creditor) from misunderstanding or disappointment, any Agreements We reach covering such matters are contained in writing, which is the complete and exclusive statement of the Agreement between us, except as We may later agree in writing to modify it. **New York & Vermont 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](http://www.dfs.ny.gov). **Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Rhode Island:** Consumer reports may be requested with this application. **South Dakota Residents:** If you believe there have been any improprieties in making this loan or in the lender’s loan practices, You may contact the South Dakota Division of Banking at 1601 N, Harrison Ave., Suite 1, Pierre, SD 57501, or by phone at 605-773-3421. **Notice to Utah Borrowers:** This written Agreement is a final expression of the Agreement between You and the Credit Union. This written Agreement may not be contradicted by evidence of any oral Agreement. As required by law, You are hereby notified that negative credit report reflecting on Your credit record may be submitted to a credit reporting agency if You fail to fulfill the terms of your credit obligations. **Wisconsin Residents:** Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor’s interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. To check on the status of your application, please call 1-888-999-2115.

Balance transfers are available to members who are not currently delinquent on their credit card, do not have restrictions on their credit card, or have not had their credit limit restricted. Balances transfers may not be used to pay other The Atlantic Federal Credit Union loans or credit cards.

## Things You Should Know About the Credit Card Rewards Program

### How do I earn rewards?

Earn 2% (2 points per \$1) in rewards on net purchases to the card each billing cycle. Rewards can be redeemed for cash back, merchandise or gift cards. Net purchases include purchases minus returns, credits, and adjustments. The following transactions are not considered purchases and will not earn rewards: balance transfers, cash advances, fees, interest charges, fraudulent transactions, and certain other charges. Cash back will be applied as statement credits. The Atlantic Federal Credit Union reserves the right to award bonus rewards to selected cardholders.

Accrual of rewards may begin on the date the card and the card agreement are received by the cardholder. Rewards may not be combined with any other loyalty/frequency award program, except between Atlantic Federal Credit Union personal and business rewards credit cards.

The Atlantic Federal Credit Union shall have no liability for disagreements between cardholders regarding rewards. Discrepancies about rewards earnings are not treated as credit card billing disputes.

The rewards program is void where prohibited by federal, state, or local law.

This program subject to change.

### Will my rewards ever expire?

Rewards do not expire as long as your account remains open with active charging privileges. If the owner(s) of the card account voluntarily closes the card account, or if for any reason the Atlantic Federal Credit Union closes the card account, any unredeemed rewards associated with the account are subject to immediate forfeiture, unless specifically authorized by the Atlantic Federal Credit Union.

Rewards are not the property of the cardholder and cannot be bought, sold, or transferred in any way (including upon death or as part of a domestic relations matter).

Redeemed rewards are deducted from the cardholder's rewards balance as of the request date of a reward.

### Is there a minimum number of points required for redemption?

A minimum of 1,500 points is required for cash or merchandise.

### Is there a limit to the amount of rewards I can use?

There are no limits to the amount of rewards that can be earned or used.

The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

### How do I redeem my rewards?

Rewards are redeemable through the uChoose Rewards redemption center accessible at <https://www.uchooserewards.com> or through the Atlantic Federal Credit Union's digital banking services. Registration is required.

Merchandise awards will take 4-6 weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors. No shipments of merchandise can be made to APO/FPO or PO Box addresses. Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the cardholder's credit or debit card. Merchandise pictured in any rewards program catalog or website may not necessarily reflect exact colors or models of actual awards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. The Atlantic Federal Credit Union is not responsible for errors or omissions. Rewards required for award items are subject to change. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before cardholder's sign to accept shipment of merchandise. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Rewards can be redeemed for gift cards from select merchants. Most gift cards are delivered within 7-10 business days to the address on file with the administrator as long as it is within the United States. Lost, stolen, destroyed, or expired gift cards are not replaceable. Gift cards cannot be returned, changed, or exchanged and are not redeemable for cash or credit. Cardholders have 30 days from the date a reward is shipped to report an undelivered gift card by calling the

administrator's customer service center. All sales/use taxes and shipping and handling charges of items purchased using a gift card are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense. Gift cards may also be subject to other restrictions imposed by the merchant. Gift cards purchased to provide services are subject to the terms and conditions of the vendor providing the services. Additional terms and conditions may be specified on the gift card.

**Is my account eligible to transfer rewards?**

Rewards cannot be transferred from one account to another unless authorized by the Atlantic Federal Credit Union. Rewards from multiple accounts cannot be added together unless authorized by the Atlantic Federal Credit Union.

Full terms and details are available in the Application and Solicitation Disclosure and the Credit Card Agreement and Disclosure.