



PO Box 618
Kenilworth, NJ 07033

**APPLICATION AND
SOLICITATION
DISCLOSURE**



INSPIRE REWARDS/INSPIRE CREDIT/INSPIRE SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>INSPIRE Rewards 17.99% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>INSPIRE Credit 14.24% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>INSPIRE Secured 17.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>INSPIRE Rewards 17.99% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>INSPIRE Credit 14.24% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>INSPIRE Secured 17.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>INSPIRE Rewards 17.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>INSPIRE Credit 17.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<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 http://www.consumerfinance.gov/learnmore.</p>

Fees	
Annual Fee - Annual Fee - INSPIRE Rewards, INSPIRE Credit - Annual Fee - INSPIRE Secured	None \$25.00
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - INSPIRE Rewards, INSPIRE Credit - Foreign Transaction Fee - INSPIRE Rewards - Foreign Transaction Fee - INSPIRE Credit, INSPIRE Secured	3.00% of the amount of each balance transfer \$5.00 or 4.00% of the amount of each cash advance, whichever is greater None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - INSPIRE Rewards, INSPIRE Secured - Late Payment Fee - INSPIRE Credit - Returned Payment Fee - INSPIRE Rewards, INSPIRE Credit - Returned Payment Fee - INSPIRE Secured	Up to \$37.00 Up to \$29.00 Up to \$35.00 Up to \$37.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: August 1, 2023
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the INSPIRE Rewards, INSPIRE Credit and INSPIRE 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 - INSPIRE Rewards, INSPIRE Secured:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are one 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 \$37.00 or the amount of the required minimum payment, whichever is less.

Late Payment Fee - INSPIRE Credit:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are one 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 \$29.00 or the amount of the required minimum payment, whichever is less.

Annual Fee - INSPIRE Secured:

\$25.00.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer.

Cash Advance Fee (Finance Charge) - INSPIRE Rewards, INSPIRE Credit:
\$5.00 or 4.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee - INSPIRE Rewards, INSPIRE Credit:
\$25.00 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 \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee - INSPIRE Secured:
\$25.00 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 \$37.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee - INSPIRE Rewards, INSPIRE Credit:
\$25.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee - INSPIRE Rewards, INSPIRE Credit:
\$5.00.

Card Replacement Fee - INSPIRE Secured:
\$7.50.

Document Copy Fee:
\$5.00.

Rush Fee - INSPIRE Rewards, INSPIRE Credit:
\$25.00.

Rush Fee - INSPIRE Secured:
\$35.00.

Statement Copy Fee:
\$5.00.

Things You Should Know About the INSPIRE Rewards Credit Card 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 of the INSPIRE Rewards Credit Card are available in the Application and Solicitation Disclosure and the Credit Card Agreement and Disclosure.