STARK Federal Credit Union

APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Orange** **16.00%** This APR will vary with the market based on the Prime Rate. **Visa Royal** **11.00% to 17.99%**, 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 Orange** **16.00%** This APR will vary with the market based on the Prime Rate. **Visa Royal** **11.00% to 17.99%** , 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 Orange** **16.00%** This APR will vary with the market based on the Prime Rate. **Visa Royal** **11.00% to 17.99%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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.
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	 **$10.00** **$5.00** or **2.00%** of the amount of each cash advance, whichever is greater **1.00%** of each transaction in U.S. dollars

LOANLINER

SEE NEXT PAGE for more important information about your account.

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Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Returned Payment Fee	Up to **$25.00**

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

Effective Date:
The information about the costs of the card described in this application is accurate as of: 10/01/2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Orange and Visa Royal 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.

Other Fees & Disclosures:
Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
$10.00

Cash Advance Fee (Finance Charge):
$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Document Copy Fee:
$10.00.

Rush Fee:
$45.00.

Statement Copy Fee:
$10.00.

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