MyPoint Credit Union

MYPOINT PERKS VISA
ULTRA VISA
STUDENT VISA
SAVINGS SECURED VISA APPLICATION AND SOLICITATION DISCLOSURE

Visa Rates and Terms – EFFECTIVE: October 1, 2026

You may not be eligible for introductory annual percentage rates and fees based on your creditworthiness. See important exclusions below and refer to your Visa Account Opening Disclosure for approved terms and conditions.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**MYPOINT PERKS VISA** **2.99%** Introductory APR on purchases posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR will be **14.25%** to **21.75%** when you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate. **ULTRA VISA*** **2.99%** Introductory APR on purchases posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR will be **11.99%** to **19.49%** when you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate. **STUDENT VISA** **14.25%** to **21.75%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. **SAVINGS SECURED VISA** **21.50%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**MYPOINT PERKS VISA** **2.99%** Introductory APR on balance transfers posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR for the unpaid balance and any new balance transfers will be **14.25%** to **21.75%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **ULTRA VISA*** **2.99%** Introductory APR on balance transfers posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR for the unpaid balance and any new balance transfers will be **11.99%** to **19.49%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **STUDENT VISA** **14.25%** to **21.75%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **SAVINGS SECURED VISA** **21.50%** 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	**MYPOINT PERKS VISA** **20.25%** to **27.75%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **ULTRA VISA** **17.99%** to **25.49%** 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	**STUDENT VISA** **20.25%** to **27.75%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **SAVINGS SECURED VISA** **27.50%** 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 28 days after the close of each billing cycle. We will not charge you 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	
Annual Fee	**None**
Transaction Fees	
• Balance Transfer	**MYPOINT PERKS & ULTRA VISA:** **0%** of the amount of each balance transfer for balance transfers completed within the first 120 days of account opening. After that, either **$10.00** or **3.0%** of the amount of each balance transfer, whichever is greater. **STUDENT & SAVINGS SECURED VISA:** Either **$10.00** or **3.0%** of the amount of each balance transfer, whichever is greater.
• Cash Advance	Either **$10.00** or **3.0%** of the amount of each cash advance, whichever is greater.
• Foreign Transaction	**1.0%** of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	**Up to $15.00**
• Returned Payment	**Up to $15.00**

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 October 1, 2026. This information may have changed after that date. To find out what may have changed, contact MyPoint Credit Union at (888) 495-3400.

***MyPoint Perks & Ultra Visa: Eligibility for introductory rate(s) and fees**
You may not be eligible for introductory annual percentage rate and fee offers that are based on your creditworthiness. Please refer to your Ultra Visa Account Opening Disclosure for your approved rate and introductory offers, if applicable.

Loss of introductory APR
We may end your introductory APR and apply the regular purchase and balance transfer APR if you make a late payment.

For California Borrowers, the MyPoint Perks Visa, Ultra Visa, Student Visa and Savings Secured Visa 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:
$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment with respect to any monthly billing cycle when the minimum payment due is not paid within 15 days after the due date. In lieu of the above, If the consumer has already incurred two late fees during the preceding 12-month period, the late fee may be no more than $10 with respect to any monthly billing cycle when the minimum payment due is not paid within five days after the due date.

Balance Transfer Fee (Finance Charge):
$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$15.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$15.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$5.00

Document Copy Fee:
$3.00 per document

Emergency Card Replacement Fee:

$15.00

Rush Fee: $15.00