VISA® CREDIT CARD DISCLOSURES

EFFECTIVE DATE 10/28/2026

NUVISION CREDIT UNION

INTEREST RATES AND INTEREST CHARGES

	VISA® PLATINUM	VISA® PLATINUM REWARDS	VISA SIGNATURE®
Annual Percentage Rate (APR) for Purchases	Your APR will be between **13.99%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	**0.00%** introductory APR for 12 months from account opening when made in the first 90 days. After that, your APR will be between **14.49%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	**0.00%** introductory APR for 12 months from account opening when made in the first 90 days. After that, your APR will be between **15.99%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	**0.00%** introductory APR for 12 months from account opening, when made in the first 90 days. After that, your APR will be between **13.99%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	**0.00%** introductory APR for 12 months from account opening, when made in the first 90 days. After that, your APR will be between **14.49%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	**0.00%** introductory APR for 12 months from account opening, when made in the first 90 days. After that, your APR will be between **15.99%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	Your APR will be between **13.99%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	Your APR will be between **14.49%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	Your APR will be **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
Penalty APR and When It Applies	**17.99%** This APR may be applied to your account if you: 1) Make a late payment: or 2) Make a payment that is returned. **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, 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 interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

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

	VISA® PLATINUM	VISA® PLATINUM REWARDS	VISA SIGNATURE®
Annual Fee	**None**	**None**	**None**
Transaction Fees			
• Balance Transfer	Either **$10** or **3%** of the amount of each transfer, whichever is greater. Maximum fee $250.	Either **$10** or **3%** of the amount of each transfer, whichever is greater. Maximum fee $250.	Either **$10** or **3%** of the amount of each transfer, whichever is greater. Maximum fee $250.
• Cash Advance	Either **$10** or **3%** of the amount of each ATM cash advance only, whichever is greater. Maximum fee $250.	Either **$10** or **3%** of the amount of each ATM cash advance only, whichever is greater. Maximum fee $250.	Either **$10** or **3%** of the amount of each ATM cash advance only, whichever is greater. Maximum fee $250.
• Foreign Transactions	**1.0%** of each foreign transaction in a currency other than U.S. dollars. **0.8%** of each foreign transaction in U.S. dollars.	**1.0%** of each foreign transaction in a currency other than U.S. dollars. **0.8%** of each foreign transaction in U.S. dollars.	**None**
Penalty Fees			
• Late Payment	Up to **$37**	Up to **$37**	Up to **$37**
• Returned Payment	Up to **$37**	Up to **$37**	Up to **$37**

How We Will Calculate Your Balance: We will use a method called "average daily balance (including new purchases)." See your account agreement for more details. Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The above information is current as of 10/28/2026 and is subject to change after that date. Please contact us at 7812 Edinger Ave, Huntington Beach, CA 92647 or 800.444.6327 if you wish to ascertain changes, if any, to the Credit Union's Visa® Credit Card program.

***Prime Rate:** Variable APRs are based on the Prime Rate as of 10/15/2026. We add 6.99% to 15.99% to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR. Maximum APR 17.99%.

VISA® SHARE SECURED CREDIT CARD DISCLOSURE

EFFECTIVE DATE 10/28/2026

NUVISION CREDIT UNION

INTEREST RATES AND INTEREST CHARGES	
VISA® SHARE SECURED – VARIABLE RATE	
Annual Percentage Rate (APR) for Purchases	Your APR will be **17.00%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	**0.00%** introductory APR for 12-months from account opening, when made in the first 90 days. After that, your APR will be **17.00%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	Your APR will be between **17.00%** and **17.99%** when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
Penalty APR and When It Applies	**17.99%** This APR may be applied to your account if you: 1) Make a late payment: or 2) Make a payment that is returned. **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, 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 interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
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	Either **$10** or **3%** of the amount of each transfer, whichever is greater. Maximum fee $250.
• Cash Advance	Either **$10** or **3%** of the amount of each ATM cash advance, whichever is greater. Maximum fee $250.
• Foreign Transactions	**1.0%** of each foreign transaction in a currency other than U.S. dollars. **0.8%** of each foreign transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to **$37**
• Returned Payment	Up to **$37**

How We Will Calculate Your Balance: We will use a method called "average daily balance (including new purchases)." See your account agreement for more details. Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The above information is current as of 10/28/2026 and is subject to change after that date. Please contact us at 7812 Edinger Ave, Huntington Beach, CA 92647 or 800.444.6327 if you wish to ascertain changes, if any, to the Credit Union's Visa® Credit Card program.

*__Prime Rate__: Variable APRs are based on the Prime Rate as of 10/15/2026. We add 10% to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR. Maximum APR 17.99%.