



VISA PLATINUM/VISA PLATINUM PLUS/VISA SECURED

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum 1.75% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 11.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Plus 1.75% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 12.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 12.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum 0.00% Introductory APR for a period of 18 billing cycles.</p> <p>After that, your APR will be 11.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Plus 0.00% Introductory APR for a period of 18 billing cycles.</p> <p>After that, your APR will be 12.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 12.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>

<p>APR for Cash Advances</p>	<p>Visa Platinum 11.25% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Plus 12.25% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 12.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When it Applies</p>	<p>Visa Platinum 17.90%</p> <p>Visa Platinum Plus 17.90%</p> <p>Visa Secured 17.90%</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<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>
<p>Minimum Interest Charge</p>	<p>None</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<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>
<p>Fees</p>	
<p>Annual Fee - Annual Fee</p>	<p>None</p>
<p>Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee</p>	<p>4.99% of the amount of each balance transfer None 1.00% of each transaction in U.S. dollars</p>
<p>Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee</p>	<p>Up to \$25.00 None Up to \$25.00</p>

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Balance Transfer Introductory APR:

Any existing balances on Nassau Financial Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Balance Transfer Restrictions:

The minimum balance transfer amount is \$1,000.00 per occurrence.

Effective Date:

The information about the costs of the card described in this application is accurate as of: December 11, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Plus and Visa 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

4.99% of each balance transfer.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Rush Fee:

\$20.00 second day.

Unreturned Card Fee:

\$25.00.