

## IMPORTANT DISCLOSURE INFORMATION

### INTEREST RATES AND INTEREST CHARGES

|                                                                                                                                                                                  |                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                                                                                                                                | <p><b>10.49% to 17.99%</b> When you open your account, based on your creditworthiness. **</p> <p>After that, your APR will vary with the market based on the Prime Rate.</p>                                                           |
| <b>Minimum Finance Charge</b>                                                                                                                                                    | \$1.00, for each billing period that your account is subject to a finance charge                                                                                                                                                       |
| <b>APR for Cash Advances and Overdraft Protection Advances</b>                                                                                                                   | APR 17.99% Fixed Rate.                                                                                                                                                                                                                 |
| <b>APR For Balance Transfers</b>                                                                                                                                                 | <b>10.49% to 17.99%.</b> This APR will vary with the market based on the Prime Rate.                                                                                                                                                   |
| <b>How to Avoid Paying Interest on Purchases</b>                                                                                                                                 | Your due date is at least 21 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. We will begin charging interest on cash advances. |
| <b>For credit card Tips from the Federal Reserve Board</b>                                                                                                                       | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .  |
| <b>FEES</b>                                                                                                                                                                      |                                                                                                                                                                                                                                        |
|                                                                                                                                                                                  |                                                                                                                                                                                                                                        |
| <b>Annual Fee</b>                                                                                                                                                                | None                                                                                                                                                                                                                                   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advances and Overdraft Protection Advances</li> <li>Foreign Transaction</li> </ul> | <p>None</p> <p><b>2.00%</b> of the cash advance, but not less than \$5.00, plus any foreign transaction fees.</p> <p><b>1%</b> of each purchase after converted to US dollars.</p>                                                     |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Return Payment</li> </ul>                                                                       | <p>\$25</p> <p>\$25</p>                                                                                                                                                                                                                |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**\*\* \*\*** Unless an Introductory rate is in effect, the periodic rate used to compute the INTEREST CHARGE for purchases is based on an index (the “Index”), which is the Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of the month and is subject to change monthly on the first day of each month. Any change in the Index will be effective on the first day of the billing cycle that ends on or after the date of the change.

The information about the costs of the Card described in this application is accurate as of **December 2025**. This information may change after that date. To find out what may have changed, call 1-800-553-5513 or write to Emery Federal Credit Union at 7890 E. Kemper Road, Cincinnati, Ohio 45249.

California residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Ohio residents: Ohio anti-discrimination laws require creditors to make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with this law.

New York and Vermont residents: At any time, we may obtain your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

Married Wisconsin residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor’s interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

For verbal disclosure please call 1-800-553-5513 Option 8

**MILITARY LENDING ACT DISCLOSURES**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).