Alero FINANCIAL
2075 Big Timber Road
Elgin, IL 60123

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Advantage Rewards** 15.65 **% to** 23.65 **%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Advantage Rewards** 13.65 **% to** 17.65 **%**, 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 Advantage Rewards** **15.65 % to 23.65 %**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Advantage Rewards** 13.65 **% to** 17.65**%**, 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 Advantage Rewards** 15.65**% to** 23.65**%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Advantage Rewards** 13.65**% to** 17.65**%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**Visa Advantage Rewards** **None** **Visa Platinum Advantage Rewards** **None**
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.**

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Fees	
Transaction Fees	
- Balance Transfer Fee	**None**
- Currency Conversion Fee	**1.00%** of each transaction in U.S. dollars
- International Service Assessment Fee	**1.00%** of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to **$39.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	Up to **$30.00**

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: October 1, 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 Advantage Rewards and Visa Platinum Advantage Rewards 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:
$30.00 or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged $39.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$20.00.

Document Copy Fee:
$15.00.

Emergency Card Replacement Fee:
$30.00.

Rush Fee/Overnight Delivery Fee:
$30.00.

Statement Copy Fee:
$5.00.

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