FEDERAL R.I.A. CREDIT UNION
P.O. BOX 4750
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(563) 355-3800
1-800-742- 2848
WWW.RIAFCU.COM

TRUTH-IN-LENDING DISCLOSURE STATEMENT - ACCOUNT OPENING DISCLOSURES

- ☐ **Mastercard Classic**
- ☒ **Mastercard Rewards**
- ☐ **Secured Mastercard**

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.** The Credit Card you have received is indicated by the checkbox above.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	APR as of 01/01/2026 = 16.000%
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	None
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:	
Fees to Open or Maintain your Account • Annual Fee:	 None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	 None None **1%** of each transaction in U.S. dollars if the transaction involves a currency conversion **1%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	 Up to **$25.00** if your payment is late 5 days or more. None Up to **$29.50** if your payment is returned for any reason.

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding 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.

SEE NEXT PAGE for more important information about this account

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OTHER IMPORTANT DISCLOSURES:

Suspension of electronic services and access to share or deposit accounts. Subject to applicable law, we may suspend some or all electronic services and access to your checking or other account(s) if you become delinquent on any of your credit card or deposit obligations to us or you cause a loss to us. We shall not be liable to you in any regard in connection with such suspension of services.

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT.

YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the *Wall Street Journal* increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 9.00% %. The interest rate can change monthly on the first day of each month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18%. Any increase will lengthen the time it takes to pay off your loan.

Daily Periodic Rate: Purchases, Cash Advances, and Balance Transfers: 0.0438%

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Statement Copy Fee:	**$10.00.**
Rush Card Fee:	**Refer to Credit Union.**
Stop Payment Fee:	**Up to $29.50 if your convenience check is stopped for any reason.**

Minimum Payment Requirement: 2.5% of the outstanding balance, subject to a minimum of $20.00.

IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS:

The following applies if at the time this loan is made you are an active member of the military or a dependent (as those terms are defined in the Military Lending Act (MLA), 10 U.S.C. 987 and its implementing regulations ("MLA")), and (a) your loan is unsecured or secured by personal property or a vehicle that you did not purchase with the proceeds of the loan; or (b) it is otherwise determined by law that the MLA applies to your loan. If this loan is a revolving line of credit or credit card, the MLA ceases to apply at any time during which you are not a member of the military or a dependent (as defined in the MLA).

1. **NOTICE:** 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 or debt protection fees; 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). To receive this notice verbally, please call 1-800-742-2848 during our normal business hours.
2. This loan will not be secured by a consensual lien on shares or deposits in any of your accounts unless you agree to establish an account in connection with this loan ("Secured Account"). Only funds deposited into the Secured Account after the loan is made will secure this loan. Any cross-collateralization provision contained in your loan or account documents will not apply to the Secured Account or your other share or deposit accounts for any loan subject to the Military Lending Act.

   However, we reserve our statutory lien rights and rights to set-off or administrative freeze under federal or state law, which gives us the right to apply the sums in the Secured Account or any other account(s) you have with us to satisfy your obligations under this loan.
3. Any reference in this consumer credit contract to the following are hereby inapplicable to your loan: (a) Mandatory arbitration; (b) Any requirement(s) to waive your rights to legal recourse under any applicable state or federal law; (c) Any demands or requirements construed as unreasonable notice from you in order to exercise your legal rights; or (d) Prepayment penalties.
4. Any provisions in your consumer credit contract, loan, security, or account agreements that are determined to be inconsistent with or contradictory to these disclosures or the MLA (as they may be changed or amended from time to time) are inapplicable with regard to this loan. However, all other terms and conditions of the consumer credit contract shall remain in full force and effect.

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