R.I.A. Rewards Credit Card

Important Credit Card Terms and Conditions

Rates, fees, and other important costs of the R.I.A. Rewards Credit Card are disclosed below. Additional fees and account terms are described in the R.I.A. Rewards Credit Card Agreement that will be enclosed with the card if a card is issued. The terms disclosed below and in the R.I.A. Rewards Credit Card Agreement (together, the "Agreement") and the R.I.A. Rewards Credit Card reward program may be changed at any time subject to applicable law. Based on our evaluation of your credit report and other factors, if approved for a R.I.A. Rewards Credit Card, you may receive a credit card account ("Account") with a minimum credit line of $500 or more. If you apply and are approved, you will receive an R.I.A. Rewards MasterCard.

The information about the costs of the card described below is accurate as of July 15, 2021. This information may change after that date. To find out what may have changed, please call 1-800-742-2848 or write to R.I.A. Federal Credit Union, P.O. Box 4750, Rock Island, IL 61204-4750.

Interest Rates and Interest Charges	
Interest Rates and Interest Charges Annual Percentage Rate (APR) for Purchases:	APR as of 01/01/2026= 16.000%
APR for Balance Transfers:	APR as of 01/01/2026 = 16.000%
APR for Cash Advances:	APR as of 01/01/2026 = 16.000%
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.
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	
Annual Fee: •	**None**
Annual Fee: • Balance Transfers • Cash Advances • Foreign Transactions	 None None 1% of the transaction amount
Penalty Fees: • Late Payment • Returned Payment	 $25.00 $29.50

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (excluding new transactions): Interest Charges will accrue on your average daily balance during the month. To get the average daily balance, we take the beginning balance each day (excluding new purchases) and subtract any payments and credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide that by the number of days in the billing cycle. We then multiply that by the periodic rate corresponding to the Annual Percentage Rate on your account.

Procedures for Opening a New Account (USA Patriot Act): To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your

name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Notice to Active Duty Service Members and Dependents: If you would like more information regarding your account, please call us at 1-800-742-2848.

How the Variable APRs on your Account are Determined: The APRs on your Account will be determined each billing cycle by adding a margin to the Index. Please see your Agreement for more information.

Margins: For Purchases and Balance Transfers and Cash Advances, 9.0% will be added to the current Wall Street Journal Prime Rate.

Index: The APRs that apply to your Account are subject to change each Billing Cycle with changes to the Index. The Index is the Prime Rate (U.S.) as published in the Money Rates section of The Wall Street Journal. As of 07/15/2020, the Prime Rate was 3.25%.

About This Credit Card Program: This credit card program is issued and administered by R.I.A. Federal Credit Union, located in Bettendorf, IA. Any Account opened in response to this application shall be governed by the laws of the State of Iowa. MasterCard is a registered trademark of MasterCard International Incorporated and is used pursuant to a license.

Card Eligibility: To be eligible for an Account, you must meet certain minimum income, residency, age, credit quality and other requirements.

Balance Transfers: You may be able to transfer balances from eligible credit card accounts to your Account. **Balance Transfers are subject to a fee based on the amount of the transfer with a minimum fee as indicated in the Fees Table and are subject to your available credit limit.**

Should your Balance Transfer request be approved, the **amount of the Balance Transfer transaction fee will be added to your minimum monthly payment amount** in the month the balance transfer posts to your account. Each month you must pay at least the full amount of your minimum monthly payment which will include any Balance Transfer transaction fee(s) by the payment due date specified on that statement. We may limit the number and types of credit card accounts from which we will allow Balance Transfers, and the times, manner, and circumstances in which Balance Transfers may be requested. Balance Transfers may not be payable to yourself or made payable to cash. Balance Transfers may be used to pay off other creditors but cannot be used to pay off accounts owned by R.I.A. Federal Credit Union or to any bank now or previously affiliated with R.I.A. Federal Credit Union.

It may take 2 to 4 weeks to process a Balance Transfer request after your account is opened. You must continue paying each of your creditors until the requested Balance Transfer appears on your monthly billing statement sent to you by your creditor as a credit. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact your other creditors directly.

Introductory or Promotional APRs on Balance transfers: If you take advantage of a 0% Introductory or Promotional Annual Percentage Rate (APR) balance transfer offer and then you use your Account to make new purchases, you can avoid paying interest on those new Purchases if you pay each month by payment due date, the amount that equals 1) the Minimum Payment Due, plus 2) the total outstanding Purchase balance; plus 3) the total of any outstanding balance(s) that is not at a 0% promotional APR, such as a cash advance; plus 4) any account fees.

Transfers requested with Convenience Checks are processed as Cash Advances, not as Balance Transfers. If you have a dispute with a creditor and pay that creditor with a Balance Transfer or Convenience Check, you may lose certain dispute rights with that creditor.

Credit Reports: You agree that we have a right to obtain a credit report in connection with our review of your application and if approved after we establish the Account, to administer the Account. You agree that we may report to others our credit experience with you. At your request we will provide the name and address of each consumer-reporting agency from which we obtained a report about you.

CONSENT TO USE CANADIAN CREDIT BUREAUS (for Canadian Customers Only):

You acknowledge you consented to R.I.A. Federal Credit Union obtaining information and reports about you from TransUnion Canada located at P.O. Box 338, LCD1, Hamilton, ON L8L 7W2, at the time of and any time during the application process, and on an ongoing basis, to review and verify your creditworthiness, establish credit limits, help R.I.A. Federal Credit Union collect a debt or enforce an obligation owed to R.I.A. Federal Credit Union by you and/or manage and access R.I.A. Federal Credit Union's risk. Once you have a credit product with R.I.A. Federal Credit Union, R.I.A. Federal Credit Union may from time to time disclose information about you to credit reporting agencies seeking such information, which helps establish your credit history and supports the credit granting and processing functions in general. You may access and rectify any of your personal information contained in the files of TransUnion Canada by contacting them in writing at the address noted above.

Your Telephone Number: When you give us your mobile phone number, we have your permission to contact you at that number about your Account. Your consent allows us to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Information Sharing: R.I.A. Federal Credit Union's Privacy Policy is available online at: https://www.riafcu.com/docs/default-source/pdfs/privacy-notice.pdf?sfvrsn=70a54c52_14

Important Notice & Acknowledgement: By signing or otherwise authorizing and submitting an application, you authorize R.I.A. Federal Credit Union, its successors, assigns, employees and designated agents (together, "R.I.A. Federal Credit Union"), to gather credit, employment and other information about you, including credit bureau reports, that R.I.A. Federal Credit Union may deem necessary or appropriate in evaluating your application for credit. If your application is approved and credit is extended to you, you further authorize R.I.A. Federal Credit Union to re-verify any or all of such information from time to time, including obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the Account, increasing the credit line on the Account, or for taking collection on the Account, and to furnish information concerning your Account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. You agree that all credit card applications remain the property of R.I.A. Federal Credit Union. By submitting a credit card application to R.I.A. Federal Credit Union, you also certify that no essential information has been concealed and that no misrepresentations have been made on the application. If approved, you agree to the terms and conditions applicable to the Account for which you are approved. By submitting a credit card application to R.I.A. Federal Credit Union, N.A. you agree to the Important Credit Card Terms and Conditions, including the important rate, fee and cost information and the conditions of the Agreement, including the right of R.I.A. Federal Credit Union to change terms and add new terms to the credit card account at any time. By activating a card or allowing an authorized person to activate or us e a card or the Account, you personally agree to fully pay all amounts owed in connection with the Account as required by the Agreement. You also agree that the federal and state courts sitting in New Castle County, Delaware shall have exclusive jurisdiction over any judicial action or proceeding relating to or arising out of the credit card account or the Agreement, and you agree to submit to the personal jurisdiction of such courts. You also agree to waive the right to a trial by jury. You agree that the account will only be used for lawful personal, family or household purposes. You further acknowledge you are at least 18 years of age.

Notice to California Residents: Married applicants may apply for separate accounts.

Notice to New York Residents: Information about Applying for a Credit Card: When you sign or otherwise submit a credit application, you are providing your consent and authorizing R.I.A. Federal Credit Union, N.A. and its successors, assigns employees and designated agents to gather credit, employment and other information about you, including credit bureau reports, for purposes of evaluating your application for credit. If your application is approved and credit is extended to you, we may take steps to re-verify any or all of such information from time to time, including by obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the account, increasing the credit line on the account, or for collecting on the account. In addition, we will furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. When you submit a credit application to us, you are certifying that you have not concealed essential information for determining your identity and creditworthiness, and that no misrepresentations have been made on the application. If approved, you agree to abide by the terms and conditions applicable to the account. New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-800-342-3736 or http://www.dfs.ny.gov.

Notice to Rhode Island and Vermont Residents: A consumer credit report may be ordered in connection with this application, or subsequently for purposes of review or collection of the account, increasing the credit line on the account, or other legitimate purposes associated with the account. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court decree under Section 766.70, adversely affects the interest of the creditor, R.I.A. Federal Credit Union, unless R.I.A. Federal Credit Union, prior to the time of the credit is granted, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. IF I AM A MARRIED RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY. Married applicants must provide their Social Security number and address and their spouse's name and address to R.I.A. Federal Credit Union, P.O. Box 4750, Rock Island, IL 61204-4750.

Rewards Agreement for the R.I.A. Rewards Credit Card

This Rewards Agreement includes important terms, conditions and limitations that you should understand. Use of your R.I.A. Rewards Credit Card Account ("Account") constitutes your acceptance of the following terms. Please read this Rewards Agreement and keep it in a safe place.

- Capitalized terms not defined in this Rewards Agreement have the same meaning as in the Credit Card Agreement for your Account.
- "You", "your" and "yours" mean each person who applied for the Account and the person to whom we direct billing statements.
- "We", "us", "our" and "R.I.A. Federal Credit Union" mean R.I.A. Federal Credit Union, and its affiliates.
- To participate in the Rewards Program, your Account must be open and in good standing, which means that your Account is not in Default as described in your Credit Card Agreement.
- We may make changes to this Rewards Agreement at any time and you may lose Points you have earned as more fully described later in this document.
- This Rewards Agreement may be supplemented with additional terms, conditions, disclosures, and agreements that will be considered part of this Rewards Agreement. For the latest version of the Rewards Agreement and your Redemption Rules log in to **riafcu.com** or the R.I.A. Federal Credit Union app, click or tap on your Credit Card Account, and choose "Redeem Rewards"**.** We may refer to this Rewards Agreement as "Program Rules" in other documents.

How do I earn rewards?

- You earn "Points" when you use your Account to make Purchases less credits, returns and adjustments each billing cycle. Not all transactions made with your Account will qualify as a Purchase for purposes of earning rewards - those restrictions are more fully described later in this document.
- You earn one (1.5) Points for each one dollar ($1) of eligible Purchases.
- Points are earned on each individual Purchase transaction and, therefore, we employ rounding to determine how many Points to award for each Purchase. Points are rounded down to the nearest point.
- You may be offered opportunities to earn additional Points ("Bonus Points"). Related terms will be provided with the offer.
- Points earned are estimated based on the authorization amount reported by retailers and are subject to be changed based on returns and retailer adjustments.

Are there any transactions that do not earn Points?

- Yes, the following types of transactions do not earn points and are not eligible for Purchase Redemption Credits; Balance Transfers, Cash Advances, purchases of travelers checks, money orders, lottery tickets, gambling chips, wire transfers, foreign currency, purchases or reloading of prepaid cards, or purchases of any other cash equivalents, fees, interest charges, disputed and unauthorized or fraudulent charges, account refunds, rebates, and similar credits are not eligible to earn Points and are not considered a Purchase for purposes of earning rewards.

Is there a One-Time Bonus Offer available for new Accounts?

- No.

How are Points converted to Cash Back?

- You may redeem for Cash Back once you have accumulated at least 500 Points as a statement credit. **Account statement credits will reduce your outstanding balance, but you are still required to make at least your minimum monthly payment.**
- Upon redemption one (1) Point is worth one penny ($0.01) when redeemed for Cash Back. Here is an example of how Points are converted to Cash Back: 20,000 Points are redeemable for $200 Cash Back.

How can I redeem my Points?

- Points may only be redeemed by the primary Cardholder at specified levels for Cash Back as described above.
- Each Point is worth one penny ($0.01) when redeemed for Cash Back.
- For additional information and to redeem, log in to UChoose via R.I.A. FCU Online or Mobile Banking or call 1-800-742-2848.

Do Points expire?

- Yes, as long as the Account remains open and in good standing, your Points will be valid for 3 years from the date earned. There is no limit to the number of Points that may be earned.

Can I lose my Points?

- Yes, your Points may be forfeited immediately if your Account is closed due to Default as defined in your Credit Card Agreement. Such reasons for closure may include, but are not limited to:
    - Filing for bankruptcy
    - Serious delinquency in making payments on your account (R.I.A. Federal Credit Union shall be solely responsible for making the determination as to what constitutes "serious delinquency," but in no event will it be less than 60 days)
    - Fraudulent activity or misuse associated with your Account or the Rewards Program
- If your Account is closed for any other reason, whether by you or by us, your Points will be forfeited if you do not redeem them within 60 calendar days of Account closure.
- Your Points balance will be reduced for returns, credits and adjustments.

When am I prevented from redeeming my Points?

- If your Account is not open to new Purchases, you cannot redeem your Points until it is open to Purchases again.

Can the Rewards Program change?

- Yes, the Rewards Program may change. We may, at our sole discretion, cancel, modify, restrict, or terminate the Rewards Program or any aspects or features of the Rewards Program at any time.
- If we materially change or terminate the Rewards Program, we will provide you with 30 days advance notice. Examples of material changes include: if we were to reduce the rate at which you earn Points, or if we were to increase the minimum redemption amount for Cash Back.
- Other changes may be made without prior notice by posting an updated copy of the Rewards Agreement on Rewards Program Website.

What else do I need to know?

- All interpretations of the Rewards Program shall be at R.I.A. Federal Credit Union's sole discretion. In the event of any fraudulent, abusive, or gaming activity related to the Rewards Program or your Account, as determined by us, we may make adjustments to your Points balance, cancel your participation in the Rewards Program, close your Account, or take any other action available to us at law or equity.
- Points have no cash value until redeemed, are not your property and may not be transferred or assigned by agreement or operation of law.
- You are responsible for any tax liability and you may receive an IRS FORM 1099 (or other appropriate form) related to the Rewards Program. Please consult a tax advisor regarding any tax concerns.
- Applicable federal law and the substantive laws of the State of Delaware shall govern this Agreement.
- You consent to and authorize us and any of our affiliates, agents and service providers to monitor and/or record any of your telephone conversations with any of our or their representatives for quality control, training and other lawful purposes.
- If any part of this Rewards Agreement is found to be void or unenforceable under applicable law, all other parts of the Rewards Agreement will still apply. We may delay or waive enforcing any of our rights or remedies without losing them.
- The Rewards Program is offered by R.I.A. Federal Credit Union and may be administered or serviced by third parties who are not affiliated with R.I.A. Federal Credit Union. You agree that R.I.A. Federal Credit Union may share information about your Account and Account transactions with such third parties to administer and service the Rewards Program.
- R.I.A. Federal Credit Union may assign its rights and obligations under this Agreement to a third party who will take our place in this Agreement.
- By participating in the Rewards Program, and accepting and using rewards earned, you or any other beneficiary of the Rewards Program release, discharge and hold harmless R.I.A. Federal Credit Union and their respective parent companies, subsidiaries, affiliates, agents, administrators, service providers, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Rewards Program or travel taken or use of products purchased in connection with the Rewards Program.
- The merchants and service providers that participate in the Rewards Program are solely responsible for the quality and performance of any products or services they provide, are not affiliated with R.I.A. Federal Credit Union, are not sponsors or co-sponsors of the Rewards Program, and are subject to change without notice. All participating third party service provider names, logos and marks are used with permission and are the property of their respective owners.

Important Notice & Acknowledgement: By signing below you acknowledge that you are submitting an application for a R.I.A. Federal Credit Union, Rewards Credit Card. You authorize R.I.A. Federal Credit Union, its successors, assigns, employees and designated agents (together, “R.I.A. Federal Credit Union”), to gather credit, employment and other information about you, including credit bureau reports (for cross border applicants, including Trans Union Canada located at P.O. Box 338, LCD1, Hamilton ON L8L7W2), that R.I.A. Federal Credit Union may deem necessary or appropriate in evaluating your application for credit. If your application is approved and credit is extended to you, you further authorize R.I.A. Federal Credit Union to re-verify any or all of such information from time to time, including

obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the Account, increasing the credit line on the Account, or for collecting on the Account, and to furnish information concerning your Account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. By submitting a credit card application to R.I.A. Federal Credit Union you agree to the Important Credit Card Terms and Conditions, including the rate, fee and cost information and if approved, and the conditions of the Credit Card Agreement, including R.I.A. Federal Credit Union N.A.'s right to change terms and add new terms to the credit card at any time. By activating a card or allowing an authorized person to activate or use a card or the Account, I personally agree to fully pay all amounts owed in connection with the Account as required by the Agreement.