

### \*3.99% Promotional APR for 24 months

This offer is available for existing Visa card members outside their new account introductory rate period and balances must be transferred by September 30, 2021.

#### DISCLOSURES

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Balance Transfer Promotion</b>	The APR on your Balance Transfer will be <b>3.99%</b> for 24 months (billing cycles). Balances must be transferred by September 30, 2021. After this date, your standard cash advance APR will apply.  Balances associated with this Balance Transfer promotion that remain unpaid after the promotion period ends will be converted to your standard cash advance APR as displayed upon your monthly statement.
<b>Annual Percentage Rate (APR) for Cash Advances</b>	For variable rate accounts, your standard cash advance APR will range from <b>8.99% to 17.49%</b> based on product type. This APR will vary with the market based on the Prime Rate. For non-variable rate accounts, your standard cash advance APR will range from <b>7.99% to 17.49%</b> based on product type.
<b>Penalty APR and When It Applies</b>	<b>18%</b> <b>This APR may apply to your account if you:</b> <ul style="list-style-type: none"><li>• Are over 60 days past due; or</li><li>• Make a payment that is returned and causes your account to be over 60 days past due.</li></ul> <b>How long will the Penalty APR apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>Paying Interest</b>	There is NO grace period for a balance transfer. Interest will begin being assessed as of the day of the transaction posting.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
Transaction Fees • Balance Transfer	• None
Penalty Fees • Late Payment • Returned Payment	<b>For each applicable billing cycle, the following rates apply:</b> <ul style="list-style-type: none"><li>• \$25</li><li>• \$20</li></ul>

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

**Loss of Promotional APR:** You may lose your Promotional APR if the Penalty APR applies to your account.

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

Balance transfer promotional APR not available on Classroom Supply, Share Secured/Money Market Shared Secured and Business Visa cards.

This disclosure was printed and accurate as of 07/01/2021, and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this disclosure, call toll free 800-225-2555, or 800-811-4888 TTY.

#### TERMS AND CONDITIONS OF 3.99% PROMOTIONAL APR BALANCE TRANSFER OFFER FOR EXISTING APGFCU VISA ACCOUNTS THROUGH SEPTEMBER 30, 2021.

- This offer is only valid for existing accounts outside their new account introductory rate period.
- You authorize APGFCU to pay off the balances or portions of the balances due on the credit cards/charges/loans listed on the solicitation, which could be located on the form on page one, verbally or via online request by means of a Balance Transfer charged to your APGFCU Visa account. There is no limit to the number of transfers permitted up to your approved credit limit. Should you have additional balances you wish to pay off, please attach a list with the same requested information as supplied on this form.
- You understand the balance transfer request may not pay your total balance due, resulting in outstanding charges. You should continue to make payments to these credit card or loan issuers until the balance transfer is reflected on your account as being issued as a payment to your creditor. All balance transfers are paid directly to the creditor.
- APGFCU is not responsible for any payments being late, lost in the mail or for any finance or other charges that may occur due to a delay in processing a balance transfer request.
- Balance transfers could be subject to a transaction fee, which will be disclosed within the offer.
- Balances transferred will not receive a balance transfer cash rebate or reward points.
- Balance transfers are always subject to Finance Charges from the date they are posted to your account to the date on which they are paid in full.
- You must pay in full the entire balance (including balance transfers and new purchases) by the end of each payment cycle to avoid accruing interest on purchases.
- Each balance transfer will reduce your available credit. We will process the requested balance transfers in the order you provide. Should there be an insufficient credit limit on your account, you understand we will pay off the balances up to the amount available, which could result in a partial payment of the remaining account balances.
- The total amount(s) of your request cannot exceed your available credit. Should the request exceed the available credit, we will decline the request and you will have the option to apply for a credit limit increase. APGFCU reserves the right to refuse to honor any request. You should not transfer the amount of any disputed purchases or other charges. If you do, you may lose your right to dispute the charges.
- This offer cannot be combined with any other balance transfer offers. We will not process any balance transfer requests that are from any other account or loan issued by APGFCU.
- This promotion could end at any time.