

**\*0% Promotional APR on Balance Transfers for 18 months.** After that, your standard cash advance APR will apply, ranging from **7.99% to 17.99%** based on your credit card type.

This offer is available for existing Visa card members outside their new account introductory rate period and balances must be transferred by December 31, 2025.

#### DISCLOSURES

Interest Rates and Interest Charges		
<b>Annual Percentage Rate (APR) for Balance Transfers</b>		The promotional APR on your Balance Transfer will be <b>0% APR for 18 months</b> . After that, your standard cash advance APR will apply, ranging from <b>7.99% to 17.99%</b> based on your credit card type. Balances must be transferred by December 31, 2025. 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 on 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>12.74% to 17.99%</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>18.00%. 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		
<b>Transaction Fees</b>	Balance Transfer	<b>There is a 3% promotional balance transfer fee</b> for all balance transfer requests submitted during the promotional period and posted to your account by December 31, 2025. A balance transfer fee will not be assessed to balance transfer requests submitted after the promotional period.
<b>Penalty Fees</b>	Late Payment Returned Payment	<b>For each applicable billing cycle, the following rates apply:</b> <ul style="list-style-type: none"> <li>• Up to \$25</li> <li>• Up to \$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, Shared Secured/Money Market Shared Secured and Business Visa cards.

This disclosure was printed and accurate as of 11/03/2025, 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 0% PROMOTIONAL APR ON BALANCE TRANSFERS FOR 18 MONTHS. AFTER THAT, YOUR STANDARD CASH ADVANCE APR WILL APPLY, RANGING FROM 7.99% TO 17.99% BASED ON YOUR CREDIT CARD TYPE AND UNTIL DECEMBER 31, 2025.

- This offer is only valid for existing accounts outside their new account introductory rate period.
- You authorize APGFCU to process your balance transfer as requested by you, by posting the transferred amount to your APGFCU Visa balance. Payments to your other creditors will be made by you or by us, in the manner provided to you at the time your request is processed. If made by you, you are responsible for the timely payoff or payment to your creditor(s) identified in the request form. Failure to pay your creditor(s) as agreed in the balance transfer request could result in our denial or rejection of the balance transfer.
- You understand the balance transfer request we approve for you may not ultimately pay your total balance due with the other creditor, which may result in outstanding charges imposed by the other creditor. It is your responsibility to make timely payments to your other creditor. You should continue to make payments to the other credit card or loan issuers until you see 1) the transfer to your APGFCU credit card balance, and 2) the payment reflected in your other creditor's balance.
- 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. APGFCU is not responsible for any errors or delays in payments made by you to your creditor(s) for this balance transfer request.
- 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.
- There is no limit to the number of transfers permitted up to your approved credit limit; however, each balance transfer will reduce your available credit on your APGFCU card. We will process the requested balance transfers in the order you submit them. Should there be an insufficient credit limit on your account with us, you understand that we will process your request only up to the amount of the available credit limit you have with us, which could result in a balance transfer amount insufficient to pay the remaining account balances with your other creditor (i.e. a partial payment).
- The total amount(s) of your request cannot exceed your available credit with us. 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 for a credit limit increase. You should not transfer from another creditor the amount of any disputed purchases or other charges. If you do, you may lose your right to dispute the charges with that other creditor.
- 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.