

*0% Promotional APR on Balance Transfers for 18 months

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 | |
|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Balance Transfers | The promotional APR on your Balance Transfer will be 0% APR for 18 months . Balances must be transferred by December 31, 2025. After that, 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. |
| Annual Percentage Rate (APR) for Cash Advances | For variable rate accounts, your standard cash advance APR will range from 13.74% to 17.99% 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 7.99% to 17.49% based on product type. |
| Penalty APR and When It Applies | 18%. This APR may apply to your account if you: <ul style="list-style-type: none"> • Are over 60 days past due; or • Make a payment that is returned and causes your account to be over 60 days past due. How long will the Penalty APR apply? If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely. |
| Paying Interest | There is NO grace period for a balance transfer. Interest will begin being assessed as of the day of the transaction posting. |
| 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 | |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Fees | Balance Transfer There is a 3% promotional balance transfer fee 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. |
| Penalty Fees | Late Payment Returned Payment For each applicable billing cycle, the following rates apply: <ul style="list-style-type: none"> • Up to \$25 • Up to \$20 |

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 10/01/2024, 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 FOR EXISTING APGFCU VISA ACCOUNTS UNTIL DECEMBER 31, 2025

- 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 within this online form or verbally 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.
- 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 these other credit card or loan issuers until the balance transfer is reflected on your account with us as a payment made by us to your creditor. All balance transfers are paid by us directly to the other 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.
- 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 submit them to us. Should there be an insufficient credit limit on your account with us, you understand we will pay off the balances of other creditors only up to the amount of the available credit limit you have with us, which could result in only a partial payment of the remaining account balances with the other creditor.
- 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.