empeople CREDIT UNION

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IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of **April 1, 2026**. You can contact us toll free at (800) 338-6739 or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	VISA SIGNATURE	**VISA PLATINUM PLUS**	**VISA PLATINUM**
Annual Percentage Rate (APR) for Purchases	**15.00%, 16.00%, 17.00%, or 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**12.65%, 13.65%, 14.65%, 17.65%, or 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**11.65%, 12.65%, 13.65%, 16.65%, or 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**17.90 %**	**17.90 %**	**17.90 %**
APR for Balance Transfers	**15.00%, 16.00%, 17.00%, or 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**12.65%, 13.65%, 14.65%, 17.65%, or 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**11.65%, 12.65%, 13.65%, 16.65%, or 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**17.90 %** This APR may be applied to your account if you make a payment that is late 60 days or more. **How Long Will the Penalty APR Apply?** If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.		
Paying Interest	Your due date is at least 25 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
• Application Fee:	None

SEE NEXT PAGE for more important information about this account

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FEES (continued):	
Transaction Fees	
• Balance Transfer:	**2%** of the amount of each transfer (maximum: $75.00/minimum: $10.00)
• Cash Advance:	**2%** of the amount of each cash advance (maximum: $75.00/minimum: $10.00)
• Foreign Transaction:	None
Penalty Fees	
• Late Payment:	Up to **$25.00** if your payment is late 1 day or more
• Over-the-Credit Limit:	None
• Returned Payment:	Up to **$25.00** 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)."

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