



PO Box 8046 | Madison WI 53708 | 608-243-5000 | 800-236-5560 | SummitCreditUnion.com

APPLICATION AND SOLICITATION DISCLOSURE



VISA PLATINUM/VISA PLATINUM REWARDS GLOBAL GOOD/STUDENT REWARDS/VISA ULTIMATE CASHPERKS

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Visa Platinum

0.00% Introductory APR, for qualifying members, for 12 billing cycles from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be 12.40% to 20.90%, based on your creditworthiness.

Visa Platinum Rewards/Global Good/Student Rewards

0.00% Introductory APR, for qualifying members, for 12 billing cycles from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be 15.15% to 23.65%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Ultimate CashPerks

0.00% Introductory APR, for qualifying members, for 12 billing cycles from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be 14.65% to 17.15%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

Visa Platinum

0.00% Introductory APR, for qualifying members, for 12 billing cycles from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be 12.40% to 20.90%, based on your creditworthiness.

Visa Platinum Rewards/Global Good/Student Rewards

0.00% Introductory APR, for qualifying members, for 12 billing cycles from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be 15.15% to 23.65%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Ultimate CashPerks

0.00% Introductory APR, for qualifying members, for 12 billing cycles from account opening.

After that, or if you do not qualify for an Introductory APR, your APR will be 14.65% to 17.15%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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| <b>APR for Cash Advances</b>  | <p><b>Visa Platinum</b><br/>12.40% to 20.90%, based on your creditworthiness.</p> <p><b>Visa Platinum Rewards/Global Good/Student Rewards</b><br/>15.15% to 23.65%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Ultimate CashPerks</b><br/>14.65% to 17.15%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <b>How to Avoid Paying Interest on Purchases</b>  | 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.  |
| <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>  |
| <b>Fees</b>   |   |
| <b>Annual Fee</b><br>- Annual Fee   | <b>None</b>   |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br><br>- Cash Advance Fee<br>- Foreign Transaction Fee - Visa Platinum, Visa Platinum Rewards/Global Good/Student Rewards<br>- Foreign Transaction Fee - Visa Ultimate CashPerks<br>- Transaction Fee for Purchases | <p><b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater</p> <p><b>\$3.00</b></p> <p><b>1.00%</b> of each transaction in U.S. dollars</p> <p><b>None</b></p> <p><b>None</b></p>   |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee  | <p>Up to <b>\$25.00</b></p> <p><b>None</b></p> <p>Up to <b>\$25.00</b></p>  |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 billing cycles following the opening of your account. Any existing balances on Summit Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:** The information about the costs of the card described in this application is accurate as of: February 1, 2026

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum, Visa Platinum Rewards, Global Good, Student Rewards, and Visa Ultimate CashPerks are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Other Fees & Disclosures:**

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Balance Transfer Fee (Finance Charge): \$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge): \$3.00.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Document Copy Fee: \$3.00.

Rush Fee: \$55.00.

Statement Copy Fee: \$5.00.

**Global Good:** Summit Credit Union will donate 15.00% of the interchange fee on every purchase you make to the Worldwide Foundation for Credit Unions. Donations from your purchases help provide access to the financial building blocks needed to support families and strengthen economies in communities around the world.