IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your First City Credit Union Credit Card. The information about costs of the Card is accurate as of the effective date of **June 1, 2026**. You can call Us at (800) 944-2200 or write Us at First City Credit Union, P.O. Box 93727, Pasadena, CA 91109-3727 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA: **2.99%** Introductory APR for six months. After that, Your APR will be **11.75% - 18.00%** based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate. VISA Secured: **2.99%** Introductory APR for six months. After that, Your APR will be **8.75% - 18.00%** based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.
APR For Balance Transfers	VISA: 2.99**%** Introductory APR for six months. After that, Your APR will be 11.75**%** **-** 18.00**%** based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate. VISA Secured: 2.99**%** Introductory APR for six months. After that, Your APR will be 8.75**%** **-** 18.00**%** based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.
APR For Cash Advances	VISA: 2.99**%** Introductory APR for six months. After that, Your APR will be 11.75**%** **-** 18.00**%** based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate. VISA Secured: 2.99**%** Introductory APR for six months. After that, Your APR will be 8.75**%** **-** 18.00**%** based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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 • Foreign Transaction	 **1.00%** of each foreign currency transaction in U.S. Dollars **1.00%** of each U.S. Dollar transaction that occurs in a foreign country
Penalty Fees • Returned Payment • Late Payment	 Up to **$14.00** Up to **$10.00**

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