

**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**

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| <p><b>Annual Percentage Rate (APR) For Purchases</b></p> | <p>VISA: <u>2.99%</u> Introductory APR for six months.</p> <p>After that, Your APR will be <u>11.75%</u> - <u>18.00%</u> based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Secured: <u>2.99%</u> Introductory APR for six months.</p> <p>After that, Your APR will be <u>8.75%</u> - <u>18.00%</u> based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> |
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| <p><b>APR For Balance Transfers</b></p> | <p>VISA: <u>2.99%</u> Introductory APR for six months.</p> <p>After that, Your APR will be <u>11.75%</u> - <u>18.00%</u> based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Secured: <u>2.99%</u> Introductory APR for six months.</p> <p>After that, Your APR will be <u>8.75%</u> - <u>18.00%</u> based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> |
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| <p><b>APR For Cash Advances</b></p> | <p>VISA: <u>2.99%</u> Introductory APR for six months.</p> <p>After that, Your APR will be <u>11.75%</u> - <u>18.00%</u> based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Secured: <u>2.99%</u> Introductory APR for six months.</p> <p>After that, Your APR will be <u>8.75%</u> - <u>18.00%</u> based on Your creditworthiness at the time Your Account is established. These APRs will vary with the market based on the Prime Rate.</p> |
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| <p><b>How to Avoid Paying Interest on Purchases</b></p> | <p>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.</p> |
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| <p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p> | <p><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></p> |
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**Fees**

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| <p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>Foreign Transaction</li> </ul> | <p><b>1.00%</b> of each foreign currency transaction in U.S. Dollars<br/> <b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country</p> |
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| <p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>Returned Payment</li> <li>Late Payment</li> </ul> | <p>Up to <b>\$31.00</b><br/> Up to <b>\$10.00</b></p> |
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**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."