CONGRESSIONAL FEDERAL CREDIT UNION
P.O. Box 23267
Washington, DC 20026-3267
From Capitol Hill: 6.3100
(800) 491-2328
www.CongressionalFCU.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA SIGNATURE PREMIER REWARDS/VISA SIGNATURE CASH REWARDS/VISA PLATINUM RATE SAVER/VISA THRIVE CARD BY CONGRESSIONAL FEDERAL

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Signature Premier Rewards** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **16.90% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Cash Rewards** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **15.90% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rate Saver** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **11.90% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Thrive Card by Congressional Federal** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **13.99%**.

SEE NEXT PAGE for more important information about your account.

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APR for Balance Transfers	**Visa Signature Premier Rewards** **3.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **16.90% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Cash Rewards** **3.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **15.90% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rate Saver** **3.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **11.90% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Thrive Card by Congressional Federal** **3.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **13.99%**.
APR for Cash Advances	**Visa Signature Premier Rewards** **16.90% to 18.00%,** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Cash Rewards** **15.90% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rate Saver** **11.90% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Thrive Card by Congressional Federal** **13.99%**
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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.
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	
Annual Fee - Annual Fee	**None**

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Transaction Fees	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**None**
- Foreign Transaction Fee - Visa Signature Premier Rewards	**None**
- Foreign Transaction Fee - Visa Signature Cash Rewards, Visa Platinum Rate Saver, Visa Thrive Card by Congressional Federal	**2.00%** of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee - Visa Signature Premier Rewards, Visa Signature Cash Rewards, Visa Platinum Rate Saver	Up to **$25.00**
- Late Payment Fee - Visa Thrive Card by Congressional Federal	Up to **$15.00**
- Returned Payment Fee	Up to **$25.00**

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

Promotional Period for Introductory APR:
The Introductory APR for purchases will apply to transactions posted to your account during the first six billing cycles following issuance of your card.
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 billing cycles following issuance of your card.

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 19, 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 Signature Premier Rewards, Visa Signature Cash Rewards, Visa Platinum Rate Saver and Visa Thrive Card by Congressional Federal 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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee - Visa Signature Premier Rewards, Visa Signature Cash Rewards, Visa Platinum Rate Saver:
$25.00 or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment.

Late Payment Fee - Visa Thrive Card by Congressional Federal:
$5.00 or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged $15.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$29.00 or the amount of the returned convenience check, whichever is less.

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Card Replacement Fee:
None.

Pay-by-Phone Fee:
$10.00.

Rush Fee:
$25.00 overnight.

Stop Payment Fee:
$20.00.

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