

VISA CLASSIC/VISA PREMIER/FIRST TIME VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 9.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Premier 11.25% or 13.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>First Time Visa 12.90% to 17.90%, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Classic 2.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 9.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Premier 2.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 11.25% or 13.25%, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Classic 9.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Premier 11.25% or 13.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Visa Classic None</p> <p>Visa Premier None</p> <p>First Time Visa None</p>
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .
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
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$28.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: **09/18/25**

This information may have changed after that date. To find out what may have changed, contact FedEx Employees Credit Association Federal Credit Union.

For California Borrowers, the Visa Classic, Visa Premier and First Time Visa 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$17.00 second day.