USF FEDERAL CREDIT UNION
13101 Telecom Dr.
Suite 100
Temple Terrace, FL 33637
(813) 569-2000

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA SIGNATURE REWARDS/VISA PLATINUM REWARDS/VISA TRADITIONAL/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Signature Rewards** **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Traditional** **12.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **12.99%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Signature Rewards** **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Traditional** **2.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **12.24% to 17.99%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **12.99%** This APR will vary with the market based on the Prime Rate.

LOANLINER

SEE NEXT PAGE for more important information about your account.

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APR for Cash Advances	**Visa Signature Rewards** **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Traditional** **12.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **12.99%** This APR will vary with the market based on the Prime Rate.
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.
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 - Cash Advance Fee - Foreign Transaction Fee	 **$10.00** or **2.00%** of the amount of each cash advance, whichever is greater **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$30.00** 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 - Visa Traditional:
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on USF Federal 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: November 2, 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 Rewards, Visa Platinum Rewards, Visa Traditional and Visa Secured 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.

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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:
$27.00 or the amount of the required minimum payment, whichever is less, if you are one 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 $30.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):
$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

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

Card Replacement Fee:
$10.00.

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