KIRTLAND CREDIT UNION
6440 Gibson S.E.
P.O. Box 80570
Albuquerque, NM 87198-0570
(505) 254-4369
(800) 880-5328

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM LOW RATE/VISA PLATINUM REWARDS/VISA PLATINUM CASH REBATE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Low Rate** **0.00%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **9.50% to 16.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **10.00% to 16.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Cash Rebate** **12.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum Low Rate** **0.00%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **9.50% to 16.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **10.00% to 16.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Cash Rebate** **12.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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APR for Cash Advances	**Visa Platinum Low Rate** **9.50% to 16.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **10.00% to 16.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Cash Rebate** **12.00% to 18.00%**, when you open your account, based on your creditworthiness. 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.
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	
Transaction Fees - Balance Transfer Fee - Visa Platinum Low Rate - Cash Advance Fee - Foreign Transaction Fee	 **3.00%** of the amount of each balance transfer **$3.00** or **1.00%** of the amount of each cash advance, whichever is greater **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

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

Promotional Period for Introductory APR - Visa Platinum Low Rate:
The Introductory APR for purchases and 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 Kirtland Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:
We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

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: September 18, 2026
This information may have changed after that date. To find out what may have changed, contact Kirtland Federal Credit Union.

For California Borrowers, the Visa Platinum Low Rate, Visa Platinum Rewards and Visa Platinum Cash Rebate 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:
$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Visa Platinum Low Rate:
3.00% of each balance transfer.

Cash Advance Fee (Finance Charge):
$3.00 or 1.00% 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.

Document Copy Fee:
$2.50.

Statement Copy Fee:
$2.50.

Visa Platinum Rewards Program: Credit card purchases made within the first 90 days of account opening will earn 3.0 reward points on every dollar of your net purchases, up to a maximum of $5,000.00. Once the 90 days expires, or you reach the $5,000.00 maximum on net purchases, whichever occurs first, your rewards points will be earned at a rate of 1.0 points per dollar amount of your net purchase. Points begin to accumulate with purchases made on the first day of use. Credit card checks, balance transfers, and cash advances are not part of the Visa Platinum Rewards Program.

Visa Platinum Cash Rebate Program: Credit card purchases made within the first 90 days of account opening will earn a 5.00% cash rebate on the dollar amount of your net purchases, up to a maximum of $5,000.00. Once the 90 days expires, or you reach the $5,000.00 maximum on net purchases, whichever occurs first, your cash rebate rewards will be earned at a rate of 1.5% per dollar amount of your net purchase. Cash Rebates begin to accumulate with purchases made on the first day of use. Credit card checks, balance transfers, and cash advances are not part of the Visa Platinum Cash Rebate Program.

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