Finger Lakes Credit Union
27 Seneca Street
P.O. Box 433
Geneva, NY 14456
Phone: (315) 781-1334

APPLICATION AND SOLICITATION DISCLOSURE

VISA

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Rewards** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **14.50% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Rewards** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **14.50% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **9.90% to 18.00%**, based on your creditworthiness. **Visa Platinum Secured** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **9.90% to 18.00%**, based on your creditworthiness.

SEE NEXT PAGE for more important information about your account.

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APR for Balance Transfers	**Visa Rewards** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **14.50% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature Rewards** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **14.50% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **9.90% to 18.00%**, based on your creditworthiness. **Visa Platinum Secured** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **9.90% to 18.00%**, based on your creditworthiness.
APR for Cash Advances	**Visa Rewards** **18.00%** **Visa Signature Rewards** **18.00%** **Visa Platinum** **18.00%** **Visa Platinum Secured** **18.00%**
Penalty APR and When it Applies	**Visa Rewards** **None** **Visa Signature Rewards** **None** **Visa Platinum** **None** **Visa Platinum Secured** **None**
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	**None**
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.**

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Fees	
Set-up and Maintenance Fees	
- Annual Fee	**None**
- Application Fee	**None**
Transaction Fees	
- Balance Transfer Fee	**3.00%** of the amount of each balance transfer
- Cash Advance Fee	**$5.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	**None**
- Transaction Fee for Purchases	**None**
Penalty Fees	
- Late Payment Fee	Up to **$35.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	Up to **$35.00**

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

Promotional Period for Introductory APR:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Finger Lakes 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: October 29, 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 Rewards, Visa Signature Rewards, Visa Platinum and Visa Platinum 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.

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: $35.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge): 3.00% of each balance transfer.

Cash Advance Fee (Finance Charge): $5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: $35.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee: $10.00.

Rush Fee: $35.00.

Statement Copy Fee: $5.00 per document.

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