Together CREDIT UNION
423 Lynch Street
St. Louis, MO 63118
877-325-2848
www.togethercu.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

PREFERRED PLATINUM
PLATINUM POINTS
VISA SIGNATURE
PLATINUM
SECURED PLATINUM
CITY SC VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Preferred Platinum** **10.65% to 20.65%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Points** **12.65% to 22.65%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **15.00% to 25.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum** **13.90% to 23.90%**, based on your creditworthiness. **Secured Platinum** **14.90%** **CITY SC Visa Credit Card** **12.65% to 22.65%**, 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 Balance Transfers	**Preferred Platinum** **10.65% to 20.65%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum Points** **12.65% to 22.65%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **0.00%** Introductory APR for 12 months from account opening. After that, your APR will be **15.00% to 25.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Platinum** **13.90% to 23.90%**, based on your creditworthiness. **Secured Platinum** **14.90%** **CITY SC Visa Credit Card** **12.65% to 22.65%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Preferred Platinum** **25.00%** **Platinum Points** **25.00%** **Visa Signature** **25.00%** **Platinum** **25.00%** **Secured Platinum** **18.90%** **CITY SC Visa Credit Card** **25.00%**
Penalty APR and When it Applies	**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	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**

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Transaction Fees	
- Balance Transfer Fee - Preferred Platinum	**3.00%** of the amount of each balance transfer
- Balance Transfer Fee - Platinum Points	**3.00%** of the amount of each balance transfer
- Balance Transfer Fee - Visa Signature	**3.00%** of the amount of each balance transfer
- Balance Transfer Fee - Platinum	**3.00%** of the amount of each balance transfer
- Balance Transfer Fee - Secured Platinum	**None**
- Balance Transfer Fee - CITY SC Visa	**3.00%** of the amount of each balance transfer
- Cash Advance Fee - Preferred Platinum	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Cash Advance Fee - Platinum Points	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Cash Advance Fee - Visa Signature	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Cash Advance Fee - Platinum	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Cash Advance Fee - Secured Platinum	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Cash Advance Fee - CITY SC Visa	**$10.00** or **3.00%** of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee - Preferred Platinum	**2.00%** of each transaction in U.S. dollars
- Foreign Transaction Fee - Platinum Points	**2.00%** of each transaction in U.S. dollars
- Foreign Transaction Fee - Visa Signature	**None**
- Foreign Transaction Fee - Platinum	**2.00%** of each transaction in U.S. dollars
- Foreign Transaction Fee - Secured Platinum	**None**
- Foreign Transaction Fee - CITY SC Visa	**2.00%** of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee - Preferred Platinum	Up to **$25.00**
- Late Payment Fee - Platinum Points	Up to **$25.00**
- Late Payment Fee - Visa Signature	Up to **$25.00**
- Late Payment Fee - Platinum	Up to **$25.00**
- Late Payment Fee - Secured Platinum	Up to **$5.00**
- Late Payment Fee - CITY SC Visa	Up to **$25.00**
- Returned Payment Fee	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 Signature:
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 Together Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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: November 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Missouri Fee Notice - Preferred Platinum, Platinum Points, Visa Signature, Platinum, CITY SC Visa Credit Card:
Credit card fees are governed by §408.145 of the Missouri Revised Statutes.

Missouri Fee Notice - Secured Platinum:
Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

SEE NEXT PAGE for more important information about your account.

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For California Borrowers, the Secured Platinum is a secured credit card. 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:
For Secured Platinum Only: The following fees do not apply to borrowers in the State of Missouri: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee, and Unreturned Card Fee.

Late Payment Fee - Preferred Platinum, Platinum Points, Visa Signature, Platinum, CITY SC Visa Credit Card:
$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Late Payment Fee - Secured Platinum:
$5.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Preferred Platinum, Platinum Points, Platinum, CITY SC Visa Credit Card:
3.00% of each balance transfer.

Balance Transfer Fee (Finance Charge) - Visa Signature:
3.00% of each balance transfer. However, this fee is waived during the promotional period as stated in the Promotional Period of Introductory APR.

Cash Advance Fee (Finance Charge):
$10.00 or 3.00% 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.

Pay-by-Phone Fee:
$10.00. If your account is subject to the Pay-By-Phone Fee, except as applicable by law, a fee will be charged for each time you make an expedited payment by telephone.

Rush Fee - Preferred Platinum, Platinum Points, Visa Signature, Platinum, CITY SC Visa Credit Card:
Up to $30.00.

Statement Copy Fee - Preferred Platinum, Platinum Points, Visa Signature, Platinum, CITY SC Visa Credit Card:
$2.00 per document. However, this fee is waived if you are an Eagle Advantage member.

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