DEXSTA® FEDERAL CREDIT UNION
300 Foulk Road, Suite 100
Wilmington, DE 19803
Toll free 800-937-4735
Or local/collect 302-571-0522
www.dexsta.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **2.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **12.90% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **2.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **13.90% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum** **2.99%** Introductory APR for a period of 18 billing cycles. After that, your APR will be **12.90% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **2.99%** Introductory APR for a period of 18 billing cycles. After that, your APR will be **13.90% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum** **12.90% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.90% 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 Installment Plans	**7.99%** , depending on your creditworthiness, and other factors, for qualifying members.
Penalty APR and When it Applies	**None**
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance or Interest Avoidance 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.**

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

Fees	
Annual Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **None** **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 **$25.00** **None** **$25.00**

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 will apply to transactions posted to your account during the first 12 months following the opening of your account.
The Introductory APR for balance transfers will apply to transactions posted to your account during the first two months following the opening of your account. Any existing balances on DEXSTA Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Installment Plan: We may offer you an Installment Plan which allows you to pay eligible charges over time, with interest at a non-variable rate. You can only create an Installment Plan if you receive and accept an offer. The offer will tell you the terms, including the APR, that will apply to that Installment Plan.

Transaction Amount	Term Length and Rate				
	3 months	6 months	9 months	12 months	18 months
$100.00 to $999.99	7.99%	7.99%	7.99%	N/A	N/A
$1,000.00 to $2,499.99	N/A	7.99%	7.99%	7.99%	N/A
$2,500.00 to $5,000.00	N/A	N/A	7.99%	7.99%	7.99%

Effective Date:
The information about the costs of the card described in this application is accurate as .
October 1, 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 Platinum and Visa Platinum Rewards 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 one or more days late in making a payment.

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

Pay-by-Phone Fee: $10.00.

Rush Fee: $60.00 overnight.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023