FOUR LEAF
Federal Credit Union

Consumer Mastercard® Credit Card Disclosure – Application and Solicitation

Interest Rates and Interest Charges				
	Low Rate	Cash Back	Rewards Points	Secured
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**0%** Introductory APR for the first 12 months from the date your account is opened, based on your credit worthiness. 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.[1]	**2.99%** to **4.99%** Introductory APR for the first 12 months from the date your account is opened, based on your credit worthiness. After that, your APR will be **14.90%** to **18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.[2]	**2.99%** to **4.99%** Introductory APR for the first 12 months from the date your account is opened, based on your credit worthiness. After that, your APR will be **14.90%** to **18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.[2]	**16.90%** This APR will vary with the market based on the Prime Rate.[3]
APR for Cash Advances	**13.90%** to **18.00%** when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.[1]	**14.90%** to **18.00%** when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.[2]	**14.90%** to **18.00%** when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.[2]	**16.90%** This APR will vary with the market based on the Prime Rate.[3]
Penalty APR and When It Applies	**18.00%.** This APR may be applied to your account if you: 1. Do not pay at least the minimum payment within 60 days after the due date. **How Long Will the Penalty APR Apply?:** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.			
Paying Interest	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 new balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.			
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.00.			
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 Finance Protection Bureau at http://www.consumerfinance.gov/learnmore.			

See Page 2 for more important information

Fees				
	Low Rate	Cash Back	Rewards Points	Secured
Annual Fee	**None**			
Transaction Fees:				
▪ Cash Transaction	Either **$5** or **3%** of the amount of each transaction, whichever is greater.	Either **$5** or **3%** of the amount of each transaction, whichever is greater.	Either **$5** or **3%** of the amount of each transaction, whichever is greater.	Either **$5** or **3%** of the amount of each transaction, whichever is greater.
• Convenience Check	**None**	**None**	**None**	**None**
• Balance Transfer	Either **$5** or **3%** of the amount of each transferred balance that posts to your account at the introductory promotional APR, whichever is greater. None for balances transferred at the Balance Transfer APR.	**None**	**None**	**None**
• Foreign Transaction	**None**	**None**	**None**	**None**
Penalty Fees:				
▪ Over-the-Credit-Limit	**None**			
▪ Late Charge	Either **$25** or the minimum payment due, whichever is less.			
▪ Payment Reversal Return	**None**			

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you do not pay at least the minimum payment within 60 days after the due date.

Variable Rate Information: Variable APRs above are based on the Prime Rate of 7.00% as of 10/16/2026. Your APRs may increase or decrease if the Prime Rate increases or decreases. An increase or decrease in your APRs will affect the total amount of interest you pay and will result in a higher or lower monthly payment.

[1]We add a Margin of 6.90% to 17.90%, based on creditworthiness, to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR.

[2]We add a Margin of 7.90% to 18.90%, based on creditworthiness, to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR.

[3]We add a Margin of 9.90% to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR.

The maximum Variable APR will not exceed 18%, or the rate permissible under the Federal Credit Union Act, whichever is less.

Other Fees:

Stmt/Doc Request Fee: $5 per document
Card Replacement: $10 per card
Rush Card Fee: $20 per card
Rush PIN Fee: $20 per PIN

California Residents: Applicants: 1) may, after credit approval, use the Credit Card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Married applicants may apply for credit separately.

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the

obligation to the creditor is incurred. Obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to: FourLeaf Federal Credit Union, 899 S. Oyster Bay Road, Bethpage, NY 11714.**

Effective Date: This Disclosure is effective and accurate as of 10/16/2026 and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this Disclosure, call toll-free in the U.S. at 1-800-628-7070.

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CONSENSUAL SECURITY INTEREST. IF YOU ARE APPROVED FOR A CREDIT CARD, TO PROTECT US IF YOU ARE IN DEFAULT ON ANY CREDIT EXTENDED OR CASH ADVANCED UNDER THIS ACCOUNT, YOU HAVE GRANTED US A CONSENSUAL SECURITY INTEREST IN ALL OF YOUR SHARES, DEPOSITS, PAYMENTS, AND DIVIDENDS WHICH MAY BE RECEIVED, WHETHER HELD INDIVIDUALLY OR JOINTLY, UP TO THE AMOUNTS DUE ON YOUR ACCOUNT. THIS SECURITY INTEREST MAY BE USED WITHOUT FURTHER NOTICE TO PAY ALL OR PART OF SUCH DEFAULT OR DELINQUENCY. THIS SECURITY INTEREST DOES NOT APPLY TO SHARES IN AN INDIVIDUAL RETIREMENT ACCOUNT (IRA).