



505 Earl Blvd.
Miamisburg, OH 45342
800-798-0217
Fax: 937-859-8070
www.rivervalleycu.org

APPLICATION AND SOLICITATION DISCLOSURE



MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	6.99% Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 13.00%, 16.00% or 20.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	6.99% Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 13.00%, 16.00% or 20.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.00%, 16.00% or 20.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	22.00% This APR may be applied to your account if you: - Make a late payment. 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.
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.
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 - Cash Advance Fee - Foreign Transaction Fee	None 2.00% of the amount of each cash advance 0.80% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency
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)."

River Valley Credit Union, Inc.

SEE NEXT PAGE for more important information about your account.

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 River Valley Credit Union, Inc. 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 Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: March 17, 2026

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

For California Borrowers, the Mastercard 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: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.

Cash Advance Fee (Finance Charge):

2.00% of each cash advance.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$20.00.

Statement Copy Fee:

\$5.00 per document.

CHIP Card Replacement Fee:

\$5.00.

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