Northern CREDIT UNION
Countryside CREDIT UNION

120 Factory Street
Watertown, NY 13601
315-782-0155
1-866-310-6328
www.mynorthern.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA SECURED/VISA PLATINUM/VISA PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Secured** **20.24%** This APR will vary with the market based on the Prime Rate. **Visa Platinum** **9.15% to 18.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.15% to 19.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Secured** **20.24%** This APR will vary with the market based on the Prime Rate. **Visa Platinum** **9.15% to 18.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.15% to 19.15%**, 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	**Visa Secured** **20.24%** This APR will vary with the market based on the Prime Rate. **Visa Platinum** **9.15% to 18.15%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.15% to 19.15%**, 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	**None**

Northern Federal Credit Union, doing business as Northern Credit Union and Countryside Credit Union

SEE NEXT PAGE for more important information about your account.

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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.**
Fees	
Set-up and Maintenance Fees - Annual Fee - Application Fee	 **None** **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **$10.00** or **3.00%** of the amount of each cash advance, whichever is less **1.00%** of each multiple currency transaction in U.S. dollars **1.00%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$28.00** Up to **$28.00**

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

Effective Date:
The information about the costs of the card described in this application is accurate as of: March 19, 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 Secured, 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:
$28.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$10.00 or 3.00% of the amount of each cash advance, whichever is less.

Returned Payment Fee:
$28.00 or the amount of the required minimum payment, whichever is less.

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