

MEMBER PROFILE

	Liberty Savings Platinum Visa
Annual Percentage Rate (APR) for Purchases	APR will be 14.25%, 18.00% or 18.00% for Platinum Rewards, and 9.75%, 15.75% or 18.00% for Platinum based on your creditworthiness. This APR will vary with the market based on the Prime Rate. ^a
Annual Percentage Rate (APR) for Cash Advances	APR will be 16.25%, 18.00% or 18.00% for Platinum Rewards, and 9.75%, 15.75% or 18.00% for Platinum based on your creditworthiness. This APR will vary with the market based on the Prime Rate. ^b
Other annual percentage rate for Managed Credit VISA	Fixed at 18%
Grace period for repayment of balances for purchases	25 days on average
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual fee	None except Managed Credit visa is \$30.00
Minimum finance charge	\$0.00
Transaction fee for purchases	\$0.00
Transaction fee for cash advances	\$0.00
Late payment fee	\$20.00
Over the credit limit fee	\$0.00
Balance transfer fee	\$0.00
Return payment fee	\$25.00
Document charges	\$0.00 each. This is not imposed if the copy is for the resolution of a billing error.
Replacement card fee	\$15.00
Research fee	\$30.00/hour for researching your account beyond the last three months.
Pick up card fee	There will be a \$50.00 fee if you use a card you reported lost/stolen/not received and your card is picked up
Minimum payment schedule	If the new balance is less than \$15.00, minimum payment will be new balance in full. If new balance is \$15 to \$500, minimum payment will be \$15. If new balance is more than \$500, minimum payment will be 3% of balance (rounded up to the nearest dollar).

Prime Rate: The "Prime Rate" is the U.S. Prime Rate published in *The Wall Street Journal* on the last Business Day of the month. Variable APRs quoted above are based on the 7.00% Prime Rate as of September 30, 2026.

^a We add 7.25%, 11.25%, or 13.25%, (for Platinum Rewards) or 2.75%, 8.75%, or 11.25% (Platinum only), depending on your creditworthiness, to the Prime Rate to determine the Purchase APR.

^b We add 9.25%, 13.25%, or 14.75%, (for Platinum Rewards) or 2.75%, 8.75%, or 13.25% (Platinum only), depending on your creditworthiness, to the Prime Rate to determine the Cash Advances APR.

LIBERTY SAVINGS FEDERAL CREDIT UNION VISA CREDIT CARD AGREEMENT AND DISCLOSURE UNDER THE FEDERAL TRUTH IN LENDING ACT

1. **Definitions.** In this agreement the words you, your and yours mean the Visa Account Holder(s). The words we, our, and us mean Liberty Savings Federal Credit Union, Jersey City NJ, and any agent through which the Account is established. Card refers to the Visa credit card(s) which we issue you. Account refers to your Visa account with us.
2. **Use of card.** You can use the card for purchases and cash advances. To use the card there are two alternative procedures to be followed. One is for you to present the card to a participating Visa plan merchant, to us or another financial institution, and sign the sales or cash advance slip which will be imprinted with your card. The other is to complete the transaction by using your Personal Identification Number (PIN) in conjunction with the card at an Automated Teller Machine (ATM) or other type of electronic terminal that provides access to the Visa system. You will owe us for these amounts plus finance charges, all payable in United States dollars.

Foreign Transactions. Purchases and cash advancement made in foreign countries will be billed to you in US dollars. The conversion rate to dollars will be at (1) the wholesale market rate or (2) the government mandated rate, whichever is applicable, in effect one day prior to the processing date, increased by one percent.
3. **Monthly statements.** We will send you a statement each month in which there is a debit or credit balance over \$1.00. The statement will identify the merchant, electronic terminal or financial institution at which transactions were made. Sales, cash advance, credit or other slips cannot be returned with statements; therefore, you will retain the copy of such slips furnished at the time of transaction in order to verify the statement. You must pay at least the minimum payment by the statement due date and according to the terms and conditions of this account.
4. **Minimum payment.** Payment must be made according to the schedule on or before the statement due date, which is 25 days after the closing date. Minimum payment also includes the greater of amounts past due and/or any amount in excess of the credit line.
5. **Finance charges.** There will be no finance charges on purchases if you pay your bill in full within 25 days of the billing date. Otherwise the finance charge will be imposed on the Average Daily Balance (**ADB**) of purchases. Cash advances are always subject to finance charge from the day the cash advance is posted to your account, and these charges will be imposed on the ADB of cash advances.

The ADB is calculated as follows: we take the beginning balance of your account each day, add new purchases or debits, and subtract any payments or credits. This gives us the debit daily balance. Then, we add up all the debit daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the ADB which is used in calculating the finance charge.

To determine the amount of the finance charge, the ADB is multiplied by the number of days in the billing cycle and the Daily Periodic Rate. On accounts NOT secured by a pledge of shares, the daily periodic rate will be determined by a variable APR. For Platinum Rewards, Prime interest rate plus 7.25%, 11.25%, or 13.25% for purchases and Prime interest rate plus 9.25%, 13.25%, or 14.75% for cash advances. For Platinum, Prime interest rate plus 2.75%, 8.75%, or 11.25% for purchases and Prime interest rate plus 9.25%, 13.25%, or 14.75% for cash advances. These rates may change quarterly. For classic Managed Credit visa, the interest rate will be fixed at 18%.

The APR will never be greater than the maximum interest permitted by the Federal Credit Union Act which is equal to 18%. The Prime Interest Rate is defined as the U.S. Prime Rate as published in the Wall Street Journal on the last business day of the last billing cycle of the preceding billing quarter.
6. **Secured Visa plans.** Managed Credit – If you do not qualify for a Liberty Savings Federal Credit Union visa card, you may apply for a Managed Credit visa account. You may establish the credit limit by pledging a portion of your individual or joint savings account at Liberty Savings Federal Credit Union. The secured amount will be 110% of the credit line. The amount may not be withdrawn until 30 days after you surrender your card and your account balance is paid in full. Upon default of the cardholder's agreement, we are authorized to withdraw from your savings account all amounts owed on your visa account. Minimum secured amount is \$550.00. Annual percentage rate is fixed at 18% with a \$30.00 annual fee.

To open a Managed Credit visa account you must sign a security agreement.
7. **Application of payments.** Your payments when paid during the billing cycle will be applied to any amounts outstanding at the time it is received in the following order: Outstanding Finance Charges and Fees, remaining Purchase Balance, remaining Cash Advance Balance. We may accept checks marked "payment in full" or with words of similar effect without losing any of our rights to collect the full balance of your account with us.
8. **Your responsibility.** When we issue your card: a) The card must be signed immediately by you. b) The card or any other credit instrument we supply remains our property. c) We have the right to repossess the card at any time and

you agree to surrender it at our request. d) The card may not be used by anyone other than you. e) In case of theft or loss you must notify us immediately by telephone and confirm the call in writing within 24 hours. Business days: Monday through Friday 10:00am to 5:00pm call (201) 659-3900. *Holidays, Saturday, Sunday and after business hours, call (800) 449-7728.* Address all letters and notices to: Liberty Savings FCU, 666 Newark Ave, Jersey City NJ 07306. f) You may be liable for the unauthorized use of your card not to exceed \$50.00. Such liability does not apply when the card is used to make electronic fund transfers. g) You will be liable for all credit obtained under your account by you or any authorized user of the account. h) You will not obtain more than the amount of the credit line available to you on the account. i) You will advise us promptly in writing if you change your mailing address and/or phone number(s). j) You authorize us to investigate your credit standing when opening, renewing, or reviewing your account, and you authorize us to disclose information regarding your account to credit bureaus or other creditors who inquire of us about your credit standing, to the extent in our By-Laws. k) You authorize us to make or have made any credit, employment and investigative inquiries appropriate for the extension of credit or collection of amounts owed on the account. l) If a seller agrees to give you a refund you will accept a credit slip in lieu of cash. m) You have the right to terminate or suspend your credit privileges at any time.

9. **Our responsibility.** When we issue the card(s): a) We are not responsible for the failure or refusal of anyone to honor the card or any other credit instrument we supply. b) If your credits and payments exceed what you owe us, we will hold and apply the credit balance against future purchases. If it is \$1.00 or more, we will refund it on your written request or automatically after 6 months. c) We are not responsible for the quality of merchandise purchased by use of your card. d) We can accept late payments or partial payments, or checks and money orders marked paid in full without losing any of our rights under this agreement. e) We can delay enforcing our rights under this agreement without losing them. f) We can change this agreement by notifying you in writing of the change at least 15 days before the beginning of the billing cycle in which the changes will occur, except an increase in the APR and finance charges which index and formula are already set forth in this agreement. g) The validity of any provision of this agreement shall not affect the validity of any other provision. h) We have the right to terminate or suspend your credit privileges at any time.

10. **Default.** You will be in default of this agreement if you do not make a payment on or before the statement due date, exceed your credit limit without permission, become subject to bankruptcy or insolvency proceedings, provide us with false information or signature, die or fail to comply with any provision of this agreement.

If default occurs, we can demand that you pay us all sums owed, your rights under this agreement will terminate, you may no longer use your card and must return to us the card and/or any other credit instrument in your possession.

As a member of the credit union, you pledge to us all shares held with us as collateral for payment. If you default we are authorized to apply deposits as payments on your account.

If we institute legal proceedings or take other steps to collect amounts due us under the agreement, you agree to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees not exceeding 20% of the principal and interest due.

11. **What law applies.** This agreement is governed by Federal Law and the laws of New Jersey as they each apply.

12. **Copy received.** You acknowledge receipt of a copy of this Agreement.

Terms and Conditions for Balance Transfers

1. If transfer information you provide is incomplete, the Credit Union will not be able to process the transfer request. Transfers will be sent to only recognized creditors or financial institutions and will not be sent to your home or billing address.
2. Please continue to make your minimum required payment until the request transfer payment appears on that account's billing statement. The Credit Union is not responsible for any remaining balance on that account, or for any finance or other charges you incur due to delays in transferring a balance.
3. If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor.
4. While the Credit Union can pay your account directly, the credit union can not close them for you. If you wish to close any of the transfer accounts, you must do so yourself.
5. Account balance transfers are contingent upon account setup and assigned credit limit. In some cases, the Credit Union may not be able to process a balance transfer request.
6. Additional information may be requested by the Credit Union.