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APPLICATION AND SOLICITATION DISCLOSURE



VISA SIGNATURE/VISA PLATINUM/VISA PLATINUM REWARDS VISASHARE SECURED VISA/EDUCATOR VISA

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Visa Signature

0.00% Introductory APR, for qualifying members, for 12 months from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be **13.49% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum

0.00% Introductory APR, for qualifying members, for six months from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be **11.49% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Rewards

0.00% Introductory APR, for qualifying members, for six months from account opening.

After that, or if you do not qualify for the Introductory APR, your APR will be **12.99% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Share Secured Visa

7.74%

This APR will vary with the market based on the Prime Rate.

Educator Visa

7.00%

This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Balance Transfers	Visa Signature 0.00% Introductory APR, for qualifying members, for 12 months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be 13.49% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum 0.00% Introductory APR, for qualifying members, for six months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be 11.49% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards 0.00% Introductory APR, for qualifying members, for six months from account opening. After that, or if you do not qualify for an Introductory APR, your APR will be 12.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Share Secured Visa 7.74% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Visa Signature 13.49% 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 11.49% 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 12.99% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Share Secured Visa 7.74% This APR will vary with the market based on the Prime Rate. Educator Visa 7.00% This APR will vary with the market based on the Prime Rate.
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.
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.

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Fees	
Transaction Fees - Balance Transfer Fee - Visa Signature - Balance Transfer Fee - Visa Platinum, Visa Platinum Rewards - Balance Transfer Fee - Educator Visa, Share Secured Visa - Cash Advance Fee - Foreign Transaction Fee - Visa Signature - Foreign Transaction Fee - Visa Platinum, Visa Platinum Rewards, Share Secured Visa, Educator Visa	0.99% of the amount of each balance transfer 3.00% of the amount of each balance transfer None \$10.00 or 2.00% of the amount of each cash advance, whichever is greater None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$40.00 Up to \$40.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Signature, Visa Platinum and Visa Platinum Rewards:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account.

Balance Transfers: Total value of transfers cannot exceed your credit limit. Allow at least two (2) weeks from submitting the balance transfer request for processing. Continue paying each creditor or until the transfer appears as a credit. Any existing balances on Freedom of Maryland Federal Credit Union 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 prevailing non-introductory APR if you are 60 days late in making a payment.

Qualification for Educator Visa:

Applicants must qualify as a Golden Apple Member. To qualify as a Golden Apple Member, you must be employed by any Baltimore City, Baltimore County, Carroll County, or Harford County school. Transactions posted to this account are for school-related purchases only.

Effective Date:

The information about the costs of the card described in this application is accurate as of: September 25, 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 Signature, Visa Platinum, Visa Platinum Rewards, Share Secured Visa and Educator Visa 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.

Other Fees & Disclosures:

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge) - Visa Signature:

0.99% of each balance transfer. However, this fee is waived on all transactions posted after the promotional period.

SEE NEXT PAGE for more important information about your account.

Balance Transfer Fee (Finance Charge) - Visa Platinum and Visa Platinum Rewards:

3.00% of each balance transfer. However, this fee is waived on all transactions posted after the promotional period.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$7.00.

Emergency Card Replacement Fee:

\$25.00.

Statement Copy Fee:

\$6.00.