

CLASSIC AND BIG CRED REWARDS VISA® CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges

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| Annual Percentage Rate (APR) Rates apply to purchases, cash advances, & balance transfers | Classic Visa 10.15% to 18.00%¹ APR is based on your creditworthiness and will vary with the market based on the Prime Rate. The minimum rate is 6.90% Big CRED Rewards Visa 13.15% to 18.00%² APR is based on your creditworthiness and will vary with the market based on the Prime Rate. The minimum rate is 6.90% |
| Penalty APR and When it Applies | 18.00% This APR may apply to your account if you: <ul style="list-style-type: none"> • are over 60 days past due or • make a payment that is returned and causes your account to be over 60 days past due. How long will the Penalty APR apply? If your APRs are increased for either of these reasons, 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 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 Finance 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://consumerfinance.gov . |

Fees

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| Annual Fee | None |
| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction | None None 1.00% of each transaction in U.S. dollars. |
| Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment | Up to \$25. Up to \$25. |

How We Will Calculate Your Balance: We use a method called “average daily balance”(including new purchases). See your account agreement for more details.

Penalty Rate APR: We may apply the Penalty APR if you are over 60 days past due.

Effective Date: The information about the costs of the credit card account described above is accurate as of January 1, 2026. This information may have changed after that date. To find out what may have changed, call us at 1-800-875-5933.

¹Variable Rate Information: Your Annual Percentage Rate (APR) may vary and may increase when the Prime Rate increases. APR is determined by adding a margin to the highest Prime Rate as published in *The Wall Street Journal* on the last publication day of March, June, September, and December. The APR will change on the first day of the next billing cycle. The margin will range from 3.4% to 14.5%.

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Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

University of Nebraska Federal Credit Union reserves the right to change terms, rates and fees at its discretion in accordance with the credit card agreement and applicable law.