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**APPLICATION AND
SOLICITATION
DISCLOSURE**



**VISA SECURED/VISA PLATINUM/
VISA SIGNATURE/VISA SIGNATURE PREFERRED**

Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for
Purchases**

Visa Secured

2.99% Introductory APR for 12 billing cycles from account opening.

After that, your APR will be **11.00% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum

2.99% Introductory APR for 12 billing cycles from account opening.

After that, your APR will be **11.00% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature

2.99% Introductory APR for 12 billing cycles from account opening.

After that, your APR will be **12.00% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature Preferred

17.99%

APR for Balance Transfers	<p>Visa Secured 2.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 11.00% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 2.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 11.00% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 2.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 12.00% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Preferred 17.99%</p>
APR for Cash Advances	<p>Visa Secured 2.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 11.00% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 2.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 11.00% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 2.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 12.00% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Preferred 17.99%</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 21 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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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 www.consumerfinance.gov/learnmore.</p>
Fees	
Annual Fee - Annual Fee	Up to \$45.00 based on your creditworthiness.

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Secured, Visa Platinum, Visa Signature - Foreign Transaction Fee - Visa Signature Preferred	\$0.00 \$0.00 1.00% of each transaction in U.S. dollars None
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)."

Promotional Period for Introductory APR - Visa Secured, Visa Platinum, Visa Signature:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 billing cycles following the opening of your account. Any existing balances on Shell Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of 10/01/2025.

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

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.

Annual Fee:

Up to \$45.00.

Returned Payment Fee:

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

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$3.00 per document.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$40.00.

Statement Copy Fee:

\$2.00 per document.

Copy of Paid Convenience Check Fee:

\$4.00.

Convenience Check Stop Payment Fee:

\$25.00.