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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 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 10.75% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 10.75% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 11.75% 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	Visa Secured 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 10.75% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 10.75% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 11.75% to 17.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Preferred 17.99%

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Visa Secured 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 10.75% to 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 10.75% to 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature 0.00% Introductory APR for six billing cycles from account opening. After that, your APR will be 11.75% to 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Preferred 17.99%
How to Avoid Paying Interest on Purchases	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.
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 www.consumerfinance.gov/learnmore.
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 six 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: 10/01/2026

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

SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Visa Secured, Visa Platinum, Visa Signature and Visa Signature Preferred 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:

\$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.

Alternate Convenience Payment Fee:

Up to \$10.00.

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.