Align CREDIT UNION
Connecting all your banking needs

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APPLICATION AND SOLICITATION DISCLOSURE

VISA

ALIGN VISA CREDIT CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**7.49%** Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be **12.00% to 17.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** Introductory APR, for qualifying members, for a period of six (6) billing cycles. For balance transfers posted on or after May 1, 2027 , your APR will be **7.49%** for a period of 12 months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **12.00% to 17.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**7.49%** Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for an Introductory APR, your APR will be **12.00% to 17.00%**, based on your creditworthiness. 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.**
Fees	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee - Balance Transfer Fee - Convenience Check Fee	 **$5.00** or **2.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$90.00**) **2.00%** of each transaction in U.S. dollars **4.00%** of the amount of each balance transfer **4.00%** of the amount of each convenience check
Penalty Fees - Late Payment Fee	 Up to **$10.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

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Promotional Period for Introductory APR:
The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.
The 0.00% Introductory APR for balance transfers will apply to transactions posted to your account from November 1, 2026 until April 30. 2027 . For balance transfers posted on or after May 1, 2027 , the 7.49% APR will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Align Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.
The Introductory APR for cash advances will apply to transactions posted to your account during the first 12 months following the opening of your account.

Loss of Introductory APR:
We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:
The information about the costs of the card described in this application is accurate as of: November 20, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Align Visa Credit Card is a secured credit card. 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:
10.00% of the amount of the outstanding balance, if you are 15 or more days late in making a payment. However, the fee will not exceed $10.00.

Cash Advance Fee (Finance Charge):
$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed $90.00.

Balance Transfer Fee (Finance Charge):
4.00% of each balance transfer. However, this fee is waived if balance transfer is completed November 1, 2026 through April 30, 2027 and after the promotional period stated in the Promotional Period for Introductory APR.

Convenience Check Fee (Finance Charge):
4.00% of each convenience check. However, this fee is waived if transaction is completed November 1, 2026 through April 30, 2027 and after the promotional period stated in the Promotional Period for Introductory APR.

Card Replacement Fee:
$10.00.

Document Copy Fee:
$5.00.

Rush Fee:
$35.00.

Statement Copy Fee:
$5.00.

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