BrightBridge Credit Union
500 Merrimack St
Lawrence, MA 01843
(978) 975-4095
(800) 356-0067

APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Secured** **17.00% 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 Classic** **5.99%** Introductory APR for a period of 9 billing cycles. After that, your APR will be **12.00% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Rewards** **5.99%** Introductory APR for a period of 9 billing cycles. After that, your APR will be **15.00% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Cash Back** **5.99%** Introductory APR for a period of 9 billing cycles. After that, your APR will be **17.00% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Secured** **18.00%** **Visa Classic** **0.00%** Introductory APR, for qualifying members, for a period of 9 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be **18.00%**. **BrightBridge Credit Card Transfers** **7.99%** Introductory APR, for qualifying transfers, for a period of 12 billing cycles. After that, your APR will be **18.00%**. **Visa Rewards** **0.00%** Introductory APR for a period of 9 billing cycles. After that, your APR will be **18.00%**. **BrightBridge Credit Card Transfers** **7.99%** Introductory APR, for qualifying transfers, for a period of 12 billing cycles. After that, your APR will be **18.00%**. **Visa Cash Back** **0.00%** Introductory APR for a period of 9 billing cycles. After that, your APR will be **18.00%**. **BrightBridge Credit Card Transfers** **7.99%** Introductory APR, for qualifying transfers, for a period of 12 billing cycles. After that, your APR will be **18.00%**.

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

APR for Cash Advances	**Visa Classic** **18.00%** **Visa Rewards** **18.00%** **Visa Cash Back** **18.00%**
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	
Annual Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **1.00%** of the amount of each balance transfer **2.00%** of the amount of each cash advance **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$5.00** Up to **$5.00**

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

Promotional Period for Introductory APR - Visa Classic:
The Introductory APR for purchases will apply to transactions posted to your account during the first 9 months following the opening of your account.
The 0.00% Introductory APR for balance transfers will apply to transactions posted to your account during the first 9 months following the opening of your account. Any existing balances on BrightBridge Credit Union loan or credit card accounts are not eligible for the 0.00% Introductory APR for balance transfers.
The 7.99% Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Only existing balances on BrightBridge Credit Union credit card accounts
or the 7.99% Introductory APR for balance transfers.

Promotional Period for Introductory APR - Visa Cash Back:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 9 months following the opening of your account.
The 0.00% Introductory APR for balance transfers will apply to transactions posted to your account during the first 9 months following the opening of your account. Any existing balances on BrightBridge Credit Union loan or credit card accounts are not eligible for the 0.00% Introductory APR for balance transfers.
The 7.99% Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Only existing balances on BrightBridge Credit Union credit card accounts
or the 7.99% Introductory APR for balance transfers.

Promotional Period for Introductory APR - Visa Rewards:
The Introductory APR for purchases will apply to transactions posted to your account during the first 9 months following the opening of your account.
The 0.00% Introductory APR for balance transfers will apply to transactions posted to your account during the first 9 months following the opening of your account. Any existing balances on BrightBridge Credit Union loan or credit card accounts are not eligible for the 0.00% Introductory APR for balance transfers.
The 7.99% Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Only existing balances on BrightBridge Credit Union credit card accounts are eligible for the 7.99% Introductory APR for balance transfers.

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

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.

Effective Date:
The information about the costs of the card described in this application is accurate as of: September 17, 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 Secured, Visa Classic, Visa Rewards, and Visa Cash 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:
5.00% of the amount of the required minimum payment, if you are 16 or more days late in making a payment. However, the fee will not exceed $5.00.

Balance Transfer Fee (Finance Charge):
1.00% of each balance transfer.

Cash Advance Fee (Finance Charge):
2.00% of each cash advance.

Returned Payment Fee:
$5.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Rush Fee:
$25.00 second day.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023