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APPLICATION AND SOLICITATION DISCLOSURE



CASH BACK REWARDS/ASCEND REWARDS ACCESS MASTERCARD/SECURED MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Cash Back Rewards 14.49% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Ascend Rewards 10.24% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Access Mastercard 2.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 8.74% to 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Secured Mastercard 11.50% to 17.50% , based on your creditworthiness.
APR for Balance Transfers	Cash Back Rewards 3.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 14.49% to 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Ascend Rewards 3.99% 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 10.24% to 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Access Mastercard 3.99% 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 8.74% to 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Secured Mastercard 11.50% to 17.50% , based on your creditworthiness.

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Cash Back Rewards 14.49% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Ascend Rewards 10.24% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Access Mastercard 8.74% to 17.99% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Secured Mastercard 11.50% to 17.50% , based on your creditworthiness.
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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee	None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None 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 - Cash Back Rewards, Ascend Rewards, Access Mastercard:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on Sandia Area 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: October 31, 2025

This information may have changed after that date. To find out what may have changed, contact Sandia Area Federal Credit Union.

For California Borrowers, the Cash Back Rewards, Ascend Rewards, Access Mastercard, and Secured Mastercard 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.

SEE NEXT PAGE for more important information about your account.

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.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Statement Copy Fee:

\$3.00.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.