



THE HEALTH AND EDUCATION FEDERAL CREDIT UNION
424 PARK PLACE • LEXINGTON, KY 40511 • (859) 231-8262

APPLICATION AND
SOLICITATION
DISCLOSURE



VISA CLASSIC/VISA PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 12.49%, 13.99% or 16.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 16.15%, 18.00% or 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Classic 12.49%, 13.99% or 16.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 16.15%, 18.00% or 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Classic 15.49%, 16.99% or 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Visa Classic None</p> <p>Visa Platinum Rewards None</p>
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	None \$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$29.00 None Up to \$29.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: March 7, 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 Classic and Visa Platinum Rewards 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.

Other Fees & Disclosures:

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance obtained at an ATM, whichever is greater.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$30.00.

Statement Copy Fee:

\$2.00.