

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of February 5, 2026. You can call Us at (559) 582-4438 or write Us at Kings Federal Credit Union 1415 W. Lacey Blvd, Hanford, CA 93230 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

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| Annual Percentage Rate (APR) For Purchases | VISA Classic: 10.95% - 18.00% based on Your creditworthiness. VISA Classic Share Secured: 13.95% |
| APR For Balance Transfers | VISA Classic: 10.95% - 18.00% based on Your creditworthiness. VISA Classic Share Secured: 13.95% |
| APR For Cash Advances | VISA Classic: 10.95% - 18.00% based on Your creditworthiness. VISA Classic Share Secured: 13.95% |
| 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 interest on purchases if you pay Your entire balance owed by the due date. We will begin charging interest on cash advances and valance transfers on the transaction date. |
| 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

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| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction | 2.00% of each transfer (\$25.00 Maximum). 2.00% of each advance (\$25.00 Maximum). 1.00% of each foreign currency transaction in U.S. Dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country. |
| Penalty Fees <ul style="list-style-type: none"> • Returned Payment • Late Payment | 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)."