



Share Secured VISA Platinum Credit Card Disclosure

Share Secured VISA Platinum – Rates & Fees

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	2.99% on transactions done in the first twelve months after account was opened. After that, your APR will be: 10.74% when you open your account, then the APR will vary with the market based on WSJ Prime Rate.
APR for Balance Transfers	1.99% on transfers done during the promotional period. After that, your APR will vary with the market based on WSJ Prime Rate..
APR for Cash Advances	10.74% when you open your account. After that, the APR will vary with the market based on WSJ 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 <u>http://www.consumerfinance.gov/learnmore</u> .

FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">• Cash Advance• Foreign Transaction	Either \$5 or 2% of advance amount, whichever is greater (does not apply to overdraft protection advances) 1% of the US dollar amount of the foreign transaction (including purchases made in the US through a foreign merchant)
Penalty Fees <ul style="list-style-type: none">• Late Payment• Card Replacement• Return Item Fee	\$25 \$10 (If rush order, additional \$35) \$30 per returned check payment

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

*Promotional period will run through March 24, 2026. Limited time offer, subject to change.

The above terms are current as of 12/25/25.