

Disclosure of Credit Card Terms

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the VolFed VISA Business Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

INTEREST RATES AND INTEREST CHARGES	VolFed VISA Business Credit Card with Rewards
Annual Percentage Rate (APR) for purchases	20.50% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for the first 180 days from the date of first balance transfer, when transfers are completed within 60 days from date of account opening. After that, your APR will be 20.50% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	20.50% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Not applicable
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.
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	VolFed VISA Business Credit Card with Rewards
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer • Cash Advance ATM • Cash Advance • Foreign Transaction <ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each transfer, whichever is greater. • Either \$10 or 5% of the amount of each cash advance, whichever is greater (maximum fee: \$25) • Either \$10 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$25) • 1% on all multi-currency and single currency international transactions
Penalty Fee	<ul style="list-style-type: none"> • Late Payment • Returned Payment <ul style="list-style-type: none"> • \$25 • \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Variable Rate Information: Your APR will vary with the market based on the Prime Rate as published in the Wall Street Journal. The rate for Purchases, Balance Transfers and Cash Advances is determined by adding 12.00% to the Prime Rate. The maximum APR for your card is 29.99%.

Effective Date: This disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of October 6, 2023, and is subject to change after that date. You can contact us at (423) 442-4545 or 108 Main Street, Madisonville, TN 37354 to inquire if any changes have occurred since the effective date.

Credit Limit Information: Credit limits ranging from \$2,500 - \$30,000 are available for the VolFed VISA Business Credit Card with Rewards. Higher limits may be approved based on additional underwriting guidelines and applicant creditworthiness.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

You agree that we may obtain consumer credit reports about you to review this application, and, if we open a credit card account for you, that we may obtain consumer credit reports about you in the future to review, update, renew, collect, and service your credit card account and for other purposes permitted by law. We will, if you request, tell you whether we obtained a consumer credit report about you and tell you the name and address of any consumer reporting agency that provided the report.

If we open a credit card account for you, you understand and agree that you will be subject to all terms and conditions described in our Consumer Cardmember Agreement, as amended from time to time, including but not limited to its terms related to account payments, rates and fees, change in terms, and arbitration. This Consumer Cardmember Agreement becomes effective the first time you or any Authorized User activates a Card or uses the Account in any way. You understand and agree that we may change the Consumer Cardmember Agreement and the rates, fees, and terms of your credit card account as allowed by law, after we give any notice and wait any time period that the law requires.

Consent for Communications: By applying and providing your telephone number(s) and email address(es), you expressly authorize us and our agents and service providers to use any available written, electronic, or verbal means of contacting you for any purpose related to the servicing and collection of your accounts with us, for surveys and research, and for any other informational purpose related to your accounts with us (each, a "Communication"). You agree this authorization for Communications includes, but is not limited to, our use of manual calling methods, prerecorded or artificial voice messages, text messages, e-mail messages, and/or automatic telephone dialing systems. You agree that we and our agents and service providers may contact you for these Communications using any e-mail address or telephone number you provide, including a number for a cellular telephone or other wireless device, regardless of any charges you may incur as a result. We will not charge you for making a Communication, but your service provider may. You agree that we and our agents and service providers may monitor and record telephone calls about your credit card account to assure service quality or for other legitimate business reasons. You understand and agree that we and our agents and service providers may always communicate with you in any manner permitted by law that does not require your prior consent.

Notice of Negative Information Furnishing: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.