

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>MyPerks 13.49% to 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>MyPlan Secured 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>MyPower 11.49% to 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>MyPerks 0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 13.49% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MyPlan Secured 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>MyPower 5.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 11.49% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>MyPerks 15.49% to 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>MyPlan Secured 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>MyPower 13.49% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</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.

SEE NEXT PAGE for more important information about your account.

Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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 - MyPerks, MyPower - Annual Fee - MyPlan Secured	None \$25.00
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater \$10.00 or 3.00% of the amount of each cash advance, whichever is greater None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$30.00 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 - MyPerks and MyPower:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account.

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are two statement cycles late in making a payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: **January 02, 2026**

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

For California Borrowers, the MyPerks, MyPlan Secured and MyPower 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.

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:

\$30.00 or the amount of the required minimum payment, whichever is less, if you do not make the required minimum payment by the Payment Due Date stated on your statement.

Annual Fee - MyPlan Secured:

\$25.00.

SEE NEXT PAGE for more important information about your account.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

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

Document Copy Fee:

\$12.00.

Rush Fee:

\$25.00 second day.

Statement Copy Fee:

\$2.00 per document.

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