



P.O. Box 58429, Raleigh, NC 27658-8429

APPLICATION AND
SOLICITATION
DISCLOSURE



SIGNATURE PREMIER REWARDS/ RATE ADVANTAGE / SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Signature Premier Rewards 15.50% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	Rate Advantage 0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 11.50% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	Secured 18.00% This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers	<p>Signature Premier Rewards 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 15.50% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rate Advantage 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 11.50% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Signature Premier Rewards 18.00%</p> <p>Rate Advantage 18.00%</p> <p>Secured 18.00%</p>
Penalty APR and When it Applies	<p>Signature Premier Rewards None</p> <p>Rate Advantage None</p> <p>Secured 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 - Signature Premier Rewards - Foreign Transaction Fee - Rate Advantage, Secured	<p>\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater \$5.00 or 3.00% of the amount of each cash advance, whichever is greater None</p> <p>1.00% of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$25.00 Up to \$25.00</p>

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR – Signature Premier Rewards:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Coastal Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR –Rate Advantage:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Coastal Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR – Signature Premier Rewards:

We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Loss of Introductory APR –Rate Advantage:

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: April 1, 2025

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

For California Borrowers, the Signature Premier Rewards, Rate Advantage and Secured 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:**

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00 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:

\$5.00 per document.