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## NOTICE OF CHANGE IN TERMS CREDIT CARD ACCOUNT

As a result of the merger of San Tan Credit Union with First Credit Union, First Credit Union ("Credit Union") is converting existing San Tan Credit Union (STCU) credit cards to new First Credit Union card programs and is amending the VISA Credit Card Account Agreement ("Agreement") applicable to the cardholders of credit cards issued by San Tan Credit Union, effective March 1, 2023.

**Summary of Changes in Terms.** This Notice contains (i) a summary of the changes in terms of your current VISA Card and Agreement and (ii) the timing of the new terms to your Credit Card Account and your acceptance and rejection rights.

### CARD PROGRAM CHANGES

**Credit Cards** – The Credit Union is converting the STCU Credit card program to a new First Credit Union **Rewards Card**. The existing fixed interest rate terms will not change.

**Secured Cards** – The Credit Union is converting the STCU Secured Credit card program to a new First Credit Union **Secured Card**. The existing fixed interest rate terms will not change. Funds held in shares for the purpose of a Secured Card will not earn dividends. The annual balloon re-payment feature will discontinue.

### FEE CHANGES

The Credit Union is adding a new Cash Advance Fee (Finance Charge) of 3% of any balance transfer to your account to the new Rewards and Secured Cards.

New Fees, as of March 1, 2023	
<b>Transaction Fees</b>	
• <b>Cash Advance Fee</b>	<b>3% of the amount of any cash advances (minimum \$5)</b>

**Other Fee Changes.** The following fee changes will apply to the Rewards and Secured Cards as shown:

- **Return Payment Fee** – increased up to \$35 per presentment - (\$25 or minimum amount due, whichever is less for first occurrence, \$35 if another occurrence within next (6) six billing cycles)
- **Late Payment Fee** – increased up to \$35 per presentment - (\$25 or minimum amount due, whichever is less for first occurrence, \$35 if another occurrence within next (6) six billing cycles)
- **Card Replacement Fee** – increased to \$5 per card
- **Card Rush Fee** – now offered at \$25 per card or PIN
- **Foreign Transaction Fees** – increased to 2.00% per transaction in US Dollars
- **Returned Convenience Check Fee**- \$25 or amount of returned check, whichever is less for first occurrence, up to \$35 if another occurrence within next (6) six billing cycles
- **Over the Limit Fee** – \$10 no longer assessed, removed from program

### ADDITIONAL CHANGES

In addition, the Credit Union is making the following payment changes that will apply to the Rewards and Secured Cards.

- **Minimum Payment Terms** - changed to **Payments Due the 25th of the Month** (25 days after close of billing cycle)

### YOUR RIGHTS

**Acceptance of New Card Terms** - Your activation and use of your new First Credit Union credit card after the effective date above will constitute your acceptance of the terms of the Credit Card Agreement including changes in terms set forth in this Notice.

**Right to Reject Fee Changes & Close Account** - You have the right to reject the change in the cash advance fee and other fee changes prior to the effective date, unless you become more than 60 days late on your account. However, if you do reject these fee changes you are terminating the entire Agreement and further use of your VISA Card and you will not be able to use your credit card account for any transactions after March 1, 2023. You can reject the fee changes by contacting First Credit Union: Mail: P.O. Box 820. Chandler, AZ 85244. Telephone: 480.756.5500\* 800.732.6986