

Important Changes To Your Account Terms as of March 1, 2025

The following is a summary of changes that are being made to Your REGIONAL Federal Credit Union VISA Platinum Rewards Credit Card Account terms. As of the effective date of March 1, 2025, if You are a member in good standing with an Account that has been open for at least 12 consecutive months and have a Credit Limit in excess of \$1,000.00, You may elect to make new purchases with such Feature Category(ies) on an installment basis. At the time of each such advance You may choose a repayment period based upon an amortized repayment schedule of 3, 6, 9, 12 or 18 months (e.g. wherein the minimum payment will be an amount equal to that which is necessary to fully amortize the advanced amount, including finance charges over the ensuing 3, 6, 9, 12 or 18 month period). You must inform Us in advance of Your intent to do so. Such purchases will accrue Finance Charges at a Daily Periodic Rate of 0.019151% (corresponding **ANNUAL PERCENTAGE RATE 6.99%**). You can have up to 10 of these transaction balances outstanding at any one time, although the Minimum Monthly Payment that will be due for any billing cycle is the sum of each such payment amount, plus the standard payments described below. Each such purchase transaction must be equal to or greater than \$300.00 but less than \$10,000.00.

Transactions made before March 1, 2025: Current APRs and finance charge calculations will continue to apply to these transactions.

If You choose installment payment options, transactions made on or after March 1, 2025: The revised terms described below will apply to these transactions.

Revised Interest Rates as of March 1, 2025

**Annual Percentage Rate for Purchases
With Installment Payment Options**

6.99%