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APPLICATION AND
SOLICITATION
DISCLOSURE



SMART RATE
SIMPLY SECURED
SMART REWARDS
SMART CASH

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for
Purchases

Smart Rate

1.99%

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

12.74% to 22.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Simply Secured

19.00%

This APR will vary with the market based on the Prime Rate.

Smart Rewards

2.99%

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

14.74% to 20.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Smart Cash

3.99%

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

16.74% to 22.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Balance Transfers	Smart Rate 0.00% Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 12.74% to 22.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Smart Rewards 0.00% Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 14.74% to 20.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Smart Cash 0.00% Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 16.74% to 22.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Smart Rate 12.74% to 22.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Smart Rewards 14.74% to 20.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Smart Cash 16.74% to 22.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Smart Rate 28.74% This APR will vary with the market based on the Prime Rate. Simply Secured 28.74% This APR will vary with the market based on the Prime Rate. Smart Rewards 28.74% This APR will vary with the market based on the Prime Rate. Smart Cash 28.74% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.

SEE NEXT PAGE for more important information about your account.

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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Smart Rate, Smart Rewards, Smart Cash - Cash Advance Fee - Smart Rate, Smart Rewards, Smart Cash - Foreign Transaction Fee - Transaction Fee for Purchases	4.00% of the amount of each balance transfer \$10.00 or 4.00% of the amount of each cash advance, whichever is greater 2.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$35.00 None Up to \$27.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Smart Rate, Smart Rewards, Smart Cash:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 billing cycles following issuance of your card. Any existing balances on Bellwether Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 65 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 65 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 1, 2026

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

For California Borrowers, the Smart Rate, Simply Secured, Smart Rewards and Smart Cash 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.

SEE NEXT PAGE for more important information about your account.

Other Fees & Disclosures:Late Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge) - Smart Rate, Smart Rewards, Smart Cash:

4.00% of each balance transfer will be charged. The balance transfer fee will be waived if no promotional rate is being offered.

Cash Advance Fee (Finance Charge) - Smart Rate, Smart Rewards, Smart Cash:

\$10.00 or 4.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

None.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

PIN Replacement Fee:

None.

Rush Fee:

None.

Statement Copy Fee:

None.

Unreturned Card Fee:

None.

Pay-by-Phone Fee - Debit Card:

\$12.00.

Pay-by-Phone Fee - Automatic Clearing House (ACH):

\$15.00.