TruGrocer FEDERAL CREDIT UNION

NEW ACCOUNT OFFER

VISA

TruGrocer Visa Rewards Introductory Offer Terms and Conditions

Intro offer valid for new card holders on or after March 1, 2025. Offer is subject to change at any time.	
Annual Percentage Rate (APR) for **Purchases**	1.99% APR will apply to all purchases for the first 12 billing cycles from the account opening date. After that, your APR will be 16.90%.
Annual Percentage Rate (APR) for **Balance Transfers**	1.99% APR will apply to all purchases for the first 12 billing cycles from the account opening date. After that, your APR will be 16.90%.
Annual Percentage Rate (APR) For **Cash Advances**	The special 1.99% APR does not apply to cash advances. The APR for cash advances during and after this special offer is 16.90%.
Balance Transfer Fee	Zero Balance transfer fees.
Spend and Get Bonus	Get a $100 bonus (awarded as 10,000 reward points) when you spend $500 on purchases with your new Visa credit card within the first 90 days of account opening. Each point is worth $0.01. Balance transfers do not qualify for this offer. Your bonus points will be credited to your account in the billing cycle immediately following the billing cycle in which you reach the $500 spending requirement.

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APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**16.90%**
APR for Balance Transfers	**16.90%**
APR for Cash Advances	**16.90%**
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	
Transaction Fees - Foreign Transaction Fee	 **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$30.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

Effective Date:
The information about the costs of the card described in this application is accurate as of: February 26, 2024
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic is a secured credit card. 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 16 or more days late in making a payment.

Returned Payment Fee: $30.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee: Up to $4.00.

Rush Fee: Up to $65.00.

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TruGrocer Federal Credit Union

Visa® Credit Card Promotional Offers

Terms and Conditions — Summary Disclosure – Updated August 2026

1. About These Offers

From time to time, TruGrocer Federal Credit Union ("TruGrocer," "we," "us," or "our") may offer eligible members promotional incentives on their TruGrocer Visa® Credit Card ("Card"), including a promotional Annual Percentage Rate, Mobile Wallet Bonus, Bonus Reward Points, and/or Bonus Point Category Escalator (each, an "Offer," and each such period, a "Campaign"). Each Campaign's specific rate or bonus, promotional period, qualifying transactions, eligibility requirements, dates, thresholds, limitations, and other material terms will be disclosed in that Campaign's marketing materials and/or account-level disclosure. These Terms supplement, and do not replace, the Cardholder Agreement, Account Opening Disclosure, Application and Solicitation Disclosure, and applicable Rewards Program Terms (the "Existing Disclosures"); where a Campaign disclosure is silent, the Existing Disclosures govern, and in any conflict, the Existing Disclosures control except where a Campaign disclosure expressly and validly modifies pricing or bonus structure. A Campaign may combine more than one Offer; unless stated otherwise, each Offer has its own qualification period and is independent of the others.

2. Eligibility

Not all cardholders or applicants will qualify for a given Campaign or Offer. Eligibility is determined based on the underwriting, account standing, and other eligibility criteria established and disclosed for the applicable Campaign. A cardholder's account will not qualify for, and may be removed from, an Offer if, at the time of determination, the account is impaired, including but not limited to being:

- Delinquent, past due, or over the credit limit
- Reported lost or stolen, or charged off / in collections
- Revoked, suspended, closed, or otherwise restricted
- Frozen or subject to a hold, garnishment, legal process, or bankruptcy
- Otherwise presenting a credit risk or compliance concern inconsistent with the Campaign

Eligibility determinations are applied on a nondiscriminatory basis consistent with the Equal Credit Opportunity Act and Regulation B. Denial or removal from a Campaign does not affect a cardholder's other rights and obligations under the Cardholder Agreement. Any termination or modification of a promotional APR will be subject to applicable law, including Regulation Z, and the specific terms disclosed when the promotional APR was offered.

3. General Terms

Membership eligibility and Card account approval are required to participate in any Campaign. Each Campaign is offered for the period stated in that Offer, and may be modified, extended, or discontinued with respect to new participants at any time without affecting terms already extended to qualifying members. All other Card account terms — including standard APRs, fees, payment allocation, due dates, minimum payment obligations, and default provisions — remain governed by the Cardholder Agreement and Account Opening Disclosure and are unaffected by these Terms.

4. Reservation of Rights

TruGrocer reserves the right to modify, suspend, or terminate a Campaign with respect to future participation, correct errors in Campaign materials, and interpret and apply these Terms, subject to applicable law. Any promotional APR, bonus, points, or other benefit already earned or extended will be governed by the applicable Campaign terms and applicable law. These Terms do not create any entitlement to a promotional rate or bonus beyond what is expressly stated in the Campaign disclosure provided to an individual member.

5. Questions

Members with questions about a specific Offer, its qualifying period, or their account's eligibility should contact TruGrocer Member Services at the number or secure message center listed on their Card statement, toll-free at (855) 320-6460, or at trugrocer.com.