



**LM Federal
Credit Union**

101 Chesapeake Park Plaza
Baltimore, MD 21220
(410) 687-5240 or (800) 410-0501
Fax: (410) 687-1322

**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA PLATINUM AND VISA PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 12.65% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards 14.65% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Visa Platinum 3.99% Introductory APR for a period of 24 months. After that, your APR will be 12.65% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards 3.99% Introductory APR for a period of 24 months. After that, your APR will be 14.65% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Visa Platinum 12.65% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards 14.65% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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	\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater \$5.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$10.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account from 10/1/26 until 12/1/26. Any existing balances on LM Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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.

Other Fees & Disclosures:

Late Payment Fee:

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

Balance Transfer Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

\$65.00.

Card Replacement Fee:

\$8.00.

Document Copy Fee:

\$15.00 per document.

Emergency Card Replacement Fee:

\$165.00.

Rush Fee:

\$30.00 second day.

Statement Copy Fee:

\$15.00 per document.