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We're changing some terms of your Align Visa Credit Card Agreement – Here's what you need to know.

We're amending your Agreement due to an update to our Credit Card Service Provider. The changes are summarized here; this information will also be available online. Changes will go into effect August 25, 2025, for all transactions made on or after August 25, 2025.

Here's what's changing:

Floor Rate- Your standard rate will never be lower than 9.99% APR. Introductory APR Period excluded.

Interest Rate Adjustments- The interest rate will adjust monthly in accordance with Wall Street Journal Prime Rate. This excludes the 12 Month Introductory Period, for qualifying accounts.

Foreign Transaction Fee: Foreign Transaction Fee will be assessed at 2.00% of the transaction.

Balance Transfer Fee: Balance Transfer Fee of 4.00% of transaction will be assessed per Balance Transfer during the Introductory APR Period. No fee will be assessed for Balance Transfers initiated outside of the Introductory APR Period, standard rates apply.

Convenience Check Fee: Convenience check fee of 4.00% of transaction will be assessed per transaction during the Introductory APR Period. No fee will be assessed for Convenience Checks used outside of the Introductory APR Period, standard rates apply.

#### Revised Terms as of August 25, 2025

Revised Terms as of August 25, 2025	
<b>Transaction Fees</b>	
• Foreign Transaction Fee	<b>2.00%</b> of each transaction in U.S. Dollars.
• Balance Transfer	<b>4.00%</b> of the amount of each transfer during the Introductory APR Period.
• Convenience Check Fee	<b>4.00%</b> of the amount of each transaction during the Introductory APR Period.

**You have the right to opt out of the changes prior to August 25, 2025. To opt out please notify Align Credit Union toll free at 800-942-9575.**

**Opting out of the changes will result in cancellation of account and further advances or charges will be terminated.**