

Pricing Addendum

Interest Rates and Interest Charges

Annual Percentage Rate (APR)* For Purchases

##.##% - ##.##%

when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

APR For Balance Transfers

##.##% - ##.##% based on creditworthiness. This APR will vary with the market based on the Prime Rate.

APR For Cash Advances

##.##% - ##.##% based on creditworthiness This APR will vary with the market based on the Prime Rate

Penalty APR and When it Applies

##.##%

This APR may be applied to your account if you make a late payment.

How Long Will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.

How to Avoid Paying Interest on Purchases

Your due date is the 18th of each month. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Minimum Interest Charge

None

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

None

Transaction Fees

Balance Transfer: None

Cash Advance: 3% of advance (\$5 minimum)

Foreign Transactions: None

Penalty Fees

Late Payment: \$25.00 for the first time late within prior six (6) billing periods; otherwise, \$35.00.

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| | Over-the-Credit Limit: None Returned Payment: \$25.00 for the first time late within prior six (6) billing periods; otherwise, \$35.00. |
| Other Fees | Card Replacement: \$5.00 if your account is subject to a Card Replacement Fee, a fee will be charged for each replacement card that is issued to you for any reason. |

The minimum monthly payment is 2% of your total new balance, or \$25, whichever is greater.

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). See your Account Agreement for more details.

Loss of Promotional APR on Balance Transfer: We may end your promotional APR and apply the Penalty APR if you are 60 days late making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Billing Rights: Information on your rights to dispute transactions, and how to exercise those rights, is provided in your Account Agreement.

Variable Rate: The ANNUAL PERCENTAGE RATE (APR) may increase or decrease monthly based on the Prime Index published in The Wall Street Journal. Any increase in the APR will result in an increase in the amount of the interest you will pay, may increase your minimum payment, and may increase the number of payments to pay off your balance. The APR will never be greater than 18.00%. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information. Prime is ##.##\% as of MM/DD/YY.

Margin: Purchases will be charged at $\text{##.##\%} - \text{##.##\%}$ above the Index. Balance Transfer will be charged at $\text{##.##\%} - \text{##.##\%}$ above the Index. Cash Advances will be charged at $\text{##.##\%} - \text{##.##\%}$ above the Index. Your margin is determined by your creditworthiness. The Annual Percentage Rate (Margin plus Index) will never be greater than 18.00%.

Balance Transfer Offers: The total transferred may not exceed your available credit card limit. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance (meaning not paying it off) to take advantage of a promotional offer, all transactions, and balances, including purchases, will be charged interest. Balance Transfers may not be used to pay off or pay down any account issued by NASA Federal Credit Union.

Military Lending Act Disclosures: Federal law provides important protection to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The cost associated with credit insurance premiums; fees for ancillary product sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transaction or accounts); and any participation fee charged (other than certain

participation fees for a credit card accounts). Please call us at 1-888-627-2328 ext. 889 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

OTHER DISCLOSURES

For California Borrowers: The Visa Platinum Advantage Rewards, Visa Platinum Cash Rewards, Visa Classic, Visa Classic Secured and Visa Star Trek Card 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Collection Costs:

For Illinois Borrowers: You promise to pay, subject to applicable law, all costs of collecting what You owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fees arrangement with an attorney or collection agency and You agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or post-judgment proceedings.

For All Other Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.