dupage credit union

APPLICATION AND SOLICITATION DISCLOSURE

VISA

DUPAGE THRIVE®/
DUPAGE IMAGINE REWARDS®/
DUPAGE INSPIRE® CASH BACK SIGNATURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**DuPage Thrive®** **0%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **14.00% to 22.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **DuPage Imagine Rewards®** **0%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **17.74% to 25.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **DuPage Inspire® Cash Back Signature** **0%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **16.24% to 24.24%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**DuPage Thrive®** **0%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **14.00% to 22.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **DuPage Imagine Rewards®** **0%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **17.74% to 25.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **DuPage Inspire® Cash Back Signature** **16.24% to 24.24%**, when you open your account, 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.

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APR for Cash Advances	**DuPage Thrive®** **16.00% to 24.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **DuPage Imagine Rewards®** **19.74% to 27.74%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **DuPage Inspire® Cash Back Signature** **18.24% to 26.24%**, 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	
Transaction Fees - Balance Transfer Fee - DuPage Thrive®, DuPage Imagine Rewards® - Balance Transfer Fee - DuPage Inspire ® Cash Back Signature - Cash Advance Fee - DuPage Thrive®, DuPage Imagine Rewards® - Cash Advance Fee - DuPage Inspire® Cash Back Signature - Foreign Transaction Fee	 **$5.00** or **3.00%** of the amount of each balance transfer, whichever is greater **None** **$5.00** or **3.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$50.00**) **$5.00** or **3.00%** of the amount of each cash advance, whichever is greater **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

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

Promotional Period for Introductory APR - DuPage Thrive®, DuPage Imagine Rewards®:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on DuPage Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR - DuPage Inspire® Cash Back Signature:
The Introductory APR for purchases will apply to transactions posted to your account during the first 90 days following the opening of your account.

Effective Date:
The information about the costs of the card described in this application is accurate as of: January 28, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the DuPage Thrive®, DuPage Imagine Rewards® and DuPage Inspire® Cash Back Signature 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.

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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 three or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - DuPage Thrive®, DuPage Imagine Rewards®:
$5.00 or 3.00% of the amount of each balance transfer, whichever is greater. However, this fee will only be assessed on balance transfers posted during the Introductory APR stated above or special Promotional Periods. After the promotional period ends, there will be no balance transfer fee charged to your account.

Cash Advance Fee (Finance Charge) - DuPage Thrive®, DuPage Imagine Rewards®:
$5.00 or 3.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed $50.00.

Cash Advance Fee (Finance Charge) - DuPage Inspire® Cash Back Signature:
$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$10.00.

Rush Fee:
$30.00.

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