Addition FINANCIAL CREDIT UNION
P.O. Box 958471
Lake Mary, FL 32795-8471
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Interest Rate and Fee Information	
Annual Percentage Rates (APRs) for 2026 Holiday Spend Campaign* **	**Visa Platinum | Visa Premier Cash | Visa Premier Rewards** **4.99%** Promotional APR is good for six (6) months from the date of each qualifying transaction*. The promotional APR will apply to all eligible transactions processed between November 15, 2026, and December 31, 2026. The promotional APR will apply to those eligible transactions until you reach your June 2027 billing cycle. Once you reach your June 2027 billing cycle, you will be charged the then current, standard variable APR**. As of November 2026, the current variable APR range is **13.75%-18.00%**.
Promotional Fee	None

Loss of Promotional APR: The Holiday Spend Campaign and its associated Promotional APR assume that you will make your payments on time. If you make a late payment, Addition Financial Credit Union may increase your APR to the Penalty APR of 18.00% and end your ability to receive the promotional APR on future eligible transactions. Please visit AdditionFi.com/Disclosures and refer to the Consumer Credit Card Application and Solicitation Disclosure for more information about late payments and the Penalty APR.

*Qualifying transactions are determined based on certain merchant codes for dining, entertainment, and holiday shopping processed between 11/15/2026 and 12/31/2026. If you have questions about which transactions and merchants qualify, please reach out to an Addition Financial Credit Union employee for more information. Non-qualifying transactions processed before, during, and after the promotional time period, will receive your current, standard variable APR.

**Your APR will vary. All credit card rates are subject to change without notice. Please visit AdditionFi.com/Rates for current rate information. The rate you receive will be based on your credit history. All loans are subject to qualification of the borrower. The rate for purchases, cash advances and balance transfers is based on the U.S. Prime Rate (Wall Street Journal Index). The Wall Street Journal Index is published in the Money Rates table of the Wall Street Journal on the 15th of each month or the next business day if not published on the 15th. The maximum APR will not exceed 18.00%. The Penalty APR will be applied to your account if you are 60 days past due and will apply until you make six consecutive minimum payments when due.

***Other than the information listed above, the 2026 Holiday Spend Campaign and its corresponding Promotional APR do not alter or change any other terms, conditions, fees, requirements, obligations or agreements between you and Addition Financial Credit Union. Please visit AdditionFi.com/Disclosures and refer to the Consumer Credit Card Application and Solicitation Disclosure and the Consumer Credit Card Agreement and Disclosure for more information about your credit card. This offer is only valid between November 15, 2026, and December 31, 2026, and is subject to change or end without notice.