Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.90%**
APR for Balance Transfers	**12.90%**
APR for Cash Advances	**12.90%**
Paying Interest	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	Not Applicable.
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	**2%** of each advance; minimum of **$2**, maximum **$50**.
• Cash Advance	**2%** of each advance; minimum of **$2**, maximum **$50**.
• Foreign Transaction	**1%** of each transaction in US dollars.
Penalty Fees	
• Late Payment	Up to **$25** if Your payment is not received within 55 days of the Statement Closing Date
• Returned Payment	Up to **$25**

How We Will Calculate Your Balance: We use a method called “Average daily balance(including new purchases).”

Details of Kemba Credit Union, Inc. Card Conditions, Rate, Fee, And Other Cost Information

Other Fees: Expedited Card Delivery: $25.00 per Account

Information contained in the Kemba Credit Union, Inc. Disclosure is accurate as of 10/19/2026, and is subject to change thereafter. To obtain the most recent information, please call 513-762-5070 or 800-825-3622.

The WSJ Prime Rate means the highest prime rate published in the “Money Rates” section of The Wall Street Journal. We determine the **WSJ** Rate on the last day of the calendar Quarter.

BY SIGNING THIS APPLICATION, I AGREE AND UNDERSTAND:

• MY APPROVAL IS BASED UPON AN INITIAL DETERMINATION THAT MY CREDIT RECORD MAINTAINED AT A CREDIT BUREAU PASSED YOUR CREDIT REQUIREMENTS AND THAT YOU RESERVE THE RIGHT TO NOT OPEN MY ACCOUNT OR TO OPEN MY ACCOUNT UNDER DIFFERENT TERMS IF YOU ARE UNABLE TO VERIFY THE INITIAL DETERMINATION, MY EMPLOYMENT STATUS, OR THE INFORMATION SUPPLIED BY ME OR OTHERS IN CONNECTION WITH THIS APPLICATION, OR IF MY CREDIT STATUS HAS CHANGED.

• I AM CONTRACTUALLY LIABLE ACCORDING TO THE APPLICABLE TERMS AND CONDITIONS OF THE KEMBA CREDIT UNION, INC. CREDIT CARD ACCOUNT AGREEMENT WHICH I WILL RECEIVE FROM KEMBA.

U.S.A Patriot Act

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.