

FARMERS INSURANCE FEDERAL CREDIT UNION CRYSTAL VISA® CREDIT CARD AGREEMENT AND DISCLOSURE

The information about the costs of the Credit Card described in this disclosure is accurate as of July 31, 2025. This information may change after that date. To find out what may have changed, call Farmers Insurance Federal Credit Union (FIGFCU) at 800.877.2345, visit www.figfcu.org/crystal-visa, or write to Farmers Insurance Federal Credit Union, 2255 North Ontario Street, Suite 320, Burbank, CA 91504.

In this Agreement and Disclosure Statement, the words “you,” “your,” and “yours” mean each and all of those who apply for the Credit Card or who sign or use the CRYSTAL VISA® Credit Card. “We,” “us,” “our,” “ours,” and FIGFCU mean FARMERS INSURANCE FEDERAL CREDIT UNION. “Credit Card” means the CRYSTAL VISA® Credit Card issued to you and any duplicates and renews we may issue. “Account” means your CRYSTAL VISA® Account with us.

FIGFCU CRYSTAL VISA® CREDIT CARD PROGRAM SUMMARY: Your annual percentage rate (APR) is based on your meeting FIGFCU’s criteria for creditworthiness. FIGFCU may review your credit and employment history and any other information permitted by law to process your application. The credit line on this Account will be determined after a review of your application by FIGFCU and will be based on various factors, including income/ability to repay. The minimum approved credit line is \$5,000 (five thousand dollars). FIGFCU maintains the right to decline opening this Account if: a) the information provided is incomplete, inaccurate or cannot be verified; b) your name and/or mailing address on the application have been altered; c) the reported income on the application is insufficient to support the account; d) you do not meet FIGFCU’s standards for creditworthiness; or e) you do not meet FIGFCU membership eligibility requirements. You have the right to request a review of your credit history by contacting the appropriate credit reporting agency. **Changes to APRs, fees, and other terms:** FIGFCU may change the APRs, fees and other terms of your Account (including cost of credit) at any time in accordance with applicable law. The FIGFCU CRYSTAL VISA® Credit Card Agreement and the FIGFCU CRYSTAL VISA® Credit Card Program Terms & Conditions are available at www.figfcu.org/crystal-visa. Factors that may influence changes to your terms include, but are not limited to: Late payments or credit extensions exceeding your credit limit; the frequency and severity of defaults; and other indications of risk on accounts with FIGFCU and other creditors. To the extent allowed by law, the new terms will apply to all outstanding balances. If your APR(s) increase(s) for any reason other than a prime rate change or default, the new APR(s) will only apply to new transactions made after you have been notified in writing. **Annual Fee:** The annual fee for the CRYSTAL VISA® Credit Card is \$99.00 (ninety-nine dollars). The first year’s fee is waived. The fee will be charged to your Credit Card annually on or about the third business day of the month following your anniversary date. For example, if your application

monthly statement. We may make a reasonable charge for paper and electronic copies of slips you request.

MERCHANT DISPUTES: We are not responsible for the refusal of any participating merchants or financial institutions to honor your Credit Card. We are subject to claims and defenses, other than tort claims, arising out of goods and services you have purchased with the Credit Card only if you have made a good faith attempt but have been unable to obtain satisfaction from the plan merchant, and; a) your purchase was made in response to an advertisement we sent or participated in sending to you, or b) your purchase cost more than \$50.00 (fifty dollars) and was made from a participating merchant in your state or within 100 miles of your current mailing address. Any other dispute must be resolved by you directly with the participating merchant.

FOREIGN TRANSACTIONS: FIGFCU does not charge a foreign transaction fee on CRYSTAL VISA® purchases.

RETURNS AND ADJUSTMENTS: Merchants and others who honor the Credit Card may give credit for returns or adjustments, and they will do so by sending us a credit slip, which will be posted to your account. For 60 (sixty) days, we will hold any credit or payment that exceeds what you owe us and apply this credit balance against future purchases and cash advances. If the credit or payment is in excess of \$1.00 (one dollar), we will refund it to you upon written request or automatically transfer the funds to your FIGFCU Checking or Savings Account after 60 (sixty) days.

PAYMENTS MARKED “PAID IN FULL”: We may accept checks, money orders, or other types of payment marked “paid in full” or using other language to indicate full satisfaction of any indebtedness, without being bound by such language or waiving any rights under this Agreement. Full satisfaction of indebtedness shall be accepted by us only in a written agreement, signed by an authorized employee of the Credit Union.

SURRENDER OF CREDIT CARD(S): The Credit Card(s) remain our property, and, if we request, you must surrender to us all Credit Cards we have issued on your account.

LOST OR STOLEN CREDIT CARD, NOTIFICATION, AND LIABILITY: You will notify us immediately if you believe that the Credit Card, Account number, PIN or any combination of the three has been lost or stolen by calling us at 800.877.2345, Monday through Friday, between 7:30 a.m. and 3:30 p.m. (PT); or after hours/weekends/holidays at 800.234.5354. Telephoning is the best way of keeping your losses down. You understand that your total liability to us shall not exceed \$50.00 (fifty dollars) for any Account and/or Credit Card transactions resulting from the loss, theft, or other unauthorized use of the Account and/or Credit Card that occurs prior to the time you give notice to us.

AUTOMATIC OVERDRAFT PROTECTION: We may clear any overdrafts from your FIGFCU Checking Account by an advance from your CRYSTAL VISA® Credit Card Account up to the amount required to clear your overdraft or in the amount available on your credit line, whichever is less, or in other such increments

as we may, from time to time, determine subject to the terms of this Agreement. If you are not eligible to receive an advance from us under this Agreement, your checks may be returned, and your Account could be closed.

DELAY IN ENFORCEMENT: We can delay enforcing any of our rights under this Agreement without losing them.

CHANGE IN TERMS: This Agreement is the contract that applies to all transactions on your Account, even though the sales, cash advances, credit, or other slips you sign or receive may contain different terms. You understand that we may amend, modify, add to, or delete from this Agreement any of its terms and conditions including the method of application and the amount of periodic finance charges, effective as to any unpaid balance outstanding and any subsequent advance, by mailing or delivering a notice of the change to you at your last known address. You also understand that any such notice will be mailed or delivered at least 45 (forty-five) days prior to the effective date of the change as required by federal or other law. Notice of a change in terms is required but may be sent as late as the effective date of the change, where the change has been agreed to, in writing by you, or the periodic finance charge has been increased because of your delinquency or default. A right to cancel statement will accompany the advanced notice of changes to your Credit Card program.

LIMITATIONS ON APR INCREASES: We will not be allowed to increase the APR, fees, or finance charge during the first year of a new Credit Card Account unless one of the following exceptions applies: 1.) An increased APR, that will apply after a disclosed period of time, was disclosed at Account opening, 2.) An increase in an APR due to the completion of a workout arrangement or failure to comply with a workout arrangement; or 3.) If a minimum payment is more than 60 (sixty) days late, and we provide a 45-day (forty-five day) advance notice of the increased APR. Promotional APRs will be at least 6 (six) months in length.

CREDIT INFORMATION: You authorize us to investigate your credit standing when opening, renewing, or reviewing your Account, and you authorize us to disclose information regarding your Account to credit bureaus and other parties to the extent permitted by law.

TERMINATION: We may terminate this Agreement upon adverse reevaluation of your creditworthiness or your failure to live up to any of the terms of this Agreement. Either you or we may terminate this Agreement for other good cause. In no event shall any termination relieve you of your obligation to repay fees incurred or sums already borrowed, collection costs, late charges, if any, over-limit charges, if any, and periodic finance charges.

YOUR BILLING RIGHTS: This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

NOTIFICATION IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT: If you think your statement is wrong, or if you need more information about a transaction on your statement, you must write to us on a separate sheet at the address listed on your statement. You should write to us as soon as possible. We must hear from you no later than 60 (sixty) days after we send you the first statement containing what you believe to be an error or problem. You can telephone us, but doing so will not preserve your rights. In your letter, you should give us the following information:

- Your name and Account number.
- The dollar amount of the specified error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE: We must acknowledge your letter within 30 (thirty) days, unless we have corrected the error by then. Within 90 (ninety) days, we must either correct the error or explain why we believe the statement was correct. After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of the statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 (ten) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. We must tell you the name of anyone to whom we reported you. We must tell anyone we report you to that the matter has been settled between you and us when the matter is resolved.

If we do not follow these rules, we cannot collect the first \$50.00 (fifty dollars) of the questioned amount, even if your bill was correct.

MILITARY LENDING ACT: Federal law provides important protections 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 their dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums;

fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a Credit Card account).

NOTICE TO CALIFORNIA APPLICANTS REGARDING CREDIT TERMS: If you are approved for a Credit Card account, you may use the Account up to your assigned credit limit. If you apply jointly, both applicants may be liable for amounts extended under the account. As required by California law, we are notifying you that a negative credit report reflecting on your credit history may be submitted to a credit reporting agency if you fail to meet the terms of your credit obligations. Married applicants may apply for credit separately.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services that you purchased with a Credit Card and you have tried in good faith to correct the problem with the merchant, you may have the right to withhold payment on the remaining balance for that purchase. There are two limitations on this right: 1.) You must have made the purchase in your home state or within 100 miles of your current mailing address; and 2.) The purchase amount was more than \$50.00 (fifty dollars). These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

FARMERS INSURANCE FEDERAL CREDIT UNION CRYSTAL VISA® CREDIT CARD DISCLOSURE	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases A variable monthly periodic rate will be charged, and the ANNUAL PERCENTAGE RATE (corresponding to the monthly periodic rate) may change/be higher, based on your credit qualifications. This APR will vary with the market based on the prime rate.	16.49% – 18.00%* The minimum ANNUAL PERCENTAGE RATE (APR) is as low as 16.49%, with a monthly periodic rate of 1.3742% and the maximum ANNUAL PERCENTAGE RATE (APR) is 18.00% with a maximum monthly periodic rate of 1.50%. The ANNUAL PERCENTAGE RATE (APR) you pay is based on your creditworthiness and payment history. This APR will vary with the market based on the prime rate. A 0.00% introductory APR applies to purchases made in the first 6 (six) billing cycles after Account opening. After that, your standard variable APR will apply.
APR for Cash Advances	16.49% – 18.00% This APR will vary with the market based on the prime rate.
APR for Balance Transfer Advances*	16.49% – 18.00% This APR will vary with the market based on the prime rate.
Penalty APR and When It Applies	18.00%* This APR may be applied to your Account if you: 1. Make your payment 60 (sixty) days late or 2. A returned payment causes your Account to become 60 (sixty) days late The penalty APR will apply for a minimum of 6 (six) months and will be removed if you make timely minimum payments for 6 (six) consecutive months and do not incur another late payment.
How to Avoid Paying Interest on Purchases	Your payment due date is the 20th of each month. Statements are sent at least 21 (twenty-one) days before the due date. We will not charge you interest on purchases if you pay your entire balance by the due date each month and your previous balance is zero or a credit balance.
Minimum Finance Charge	\$.50 (fifty cents) if finance charges are due on account.
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 / Set Up / Maintenance	\$99 (waived for the first year)
Transaction Fees • Balance Transfers • Cash Advance	Up to 2% of amount transferred Up to 2% of advance
Penalty Fees • Late Payment • Over-Limit • Returned Payment	Up to \$30.00 (thirty dollars) Up to \$20.00 (twenty-five dollars) Up to \$35.00 (thirty-five dollars) We may assess a penalty fee for each applicable violation. However, we will not charge more than one penalty fee for the same violation.
Other Fees • Sales Draft • Replacement Card	\$10.00 (ten dollars) \$5.00 (five dollars; first replacement is FREE)

***Contract Rates are based on FICO Score.** The actual rate for each particular cardholder will be provided separately. Cardholder may request a “Rate Review,” limited to every six months and subject to prevailing rates. Penalty APR is triggered when the Account becomes 60 (sixty) days late—see Agreement for details. Balance Transfers: The balance transfer amount of other FIGFCU Credit Cards, loans, and lines of credit will retain the current rate. Billing Rights: Information on your rights to dispute transactions is provided in your Account Agreement and Disclosure. How We Will Calculate Your Balance: We use a method called “average daily balance (excluding new purchases).” See Account Agreement and Disclosure for more details. Rewards Program: Cash back accrual is capped at a maximum of \$10,000.00 (ten thousand dollars) in eligible purchases per statement cycle. Additional purchases beyond this cap will not earn rewards. Rates are current as of January 26, 2026, and are subject to change.



FARMERS INSURANCE
FEDERAL CREDIT UNION



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800.877.2345
www.figfcu.org

is approved on April 15, 2024, regardless of activation or first use, your annual fee will be charged on or about the third business day in May starting in 2025. The annual fee applies even if you do not carry a balance. The annual fee is subject to change; you will be notified of a rate increase as required by law. **Minimum Payments:** The minimum monthly payment is 2% of your balance, or \$30.00 (thirty dollars), whichever is greater, plus any past due amounts and any portion of prior minimum payments that remain unpaid. FIGFCU will also add any amount that is currently past due. If your account is in default, has been accelerated, or is charged off, the entire outstanding balance becomes immediately due and payable.

Transferability: This offer is nontransferable and is void to non-U.S. residents and residents of Guam, Puerto Rico, the U.S. Virgin Islands, and all other U.S. dependent areas.

FIGFCU CRYSTAL VISA® REWARDS CREDIT CARD PROGRAM TERMS AND CONDITIONS SUMMARY: New FIGFCU CRYSTAL VISA® Credit Card accounts will earn 3% cash back on qualifying purchases minus returns, in the first year of the Account (2.5% after the first year), based on the date the Account was opened. Cash Back Rewards is not eligible on finance charges, fees, cash advances (including purchase of cryptocurrency and foreign currency), convenience checks, debt protection charges, PIN-based purchases, payment of existing Credit Card balances, balance transfers, ATM transactions, Interlink-processed transactions, purchases of and any fees paid toward gift cards, prepaid cards, reloadable cards, or payments made for payment instruments that can readily be converted to cash (for example, traveler's checks, money orders, wire transfers, lottery tickets, casino gaming chips, off-track betting, wagers, etc.) or impermissible purchases such as purchases made for business purposes. Cash back in this program may not be used with any other offer, promotion, or discount; cannot be earned from, transferred to or combined with any other Member's Credit Card or Debit Card account(s) points for redemption; and cannot be used to satisfy any minimum monthly payment obligation on the cardholder's account. Cash back can be redeemed at a minimum of \$25.00 (twenty-five dollars) per redemption transaction. **Forfeiture of Cash Back Rewards:** If for any reason your Account is closed, including but not limited to moving to another FIGFCU Credit Card, you will lose your unredeemed Cash Back Rewards balance immediately. We reserve the right to disqualify any Account holder from participation in this rewards program in the event of fraud, abuse of program privileges, or violation of the terms and conditions as determined by the sole judgment of FIGFCU. Such termination may result in the forfeiture of any accumulated Cash Back Rewards.

ACCRUAL AND EXPIRATION OF CASH BACK REWARD: Cash back will accrue on a rolling, first-in, first-out basis. The minimum redemption amount is \$25.00 (twenty-five dollars); the maximum is \$25,000.00 (twenty-five thousand dollars). There is no cost to redeem rewards. Cardholders using the CRYSTAL VISA® Credit Card are automatically enrolled in the Cash Back

Rewards Program. Subject to applicable terms and conditions, Cash Back Rewards do not expire. However, rewards will be forfeited if your Account is in default or if you include this card or any other FIGFCU loan in a bankruptcy filing.

ADDITIONAL LIMITATIONS OF CASH BACK AND POINTS REWARDS: FIGFCU CRYSTAL VISA® Rewards Credit Card Program Terms and Conditions Updated Limits Summary: Applicable to qualifying FIGFCU CRYSTAL VISA® Credit Card accounts that earn 2.5% Cash Back Rewards or "points equivalent" on qualifying personal, family, or household purpose purchases, minus returns, the cardholder charges to their eligible FIGFCU CRYSTAL VISA® Credit Card as provided for in the program rules. New FIGFCU CRYSTAL VISA® Credit Card accounts will earn 3% Cash Back Rewards or "points equivalent" (.5% in addition to the standard 2.5%) on qualifying purchases in the first year of the Account based on the date the Account was opened. Effective June 15, 2021, the maximum amount of qualified purchases and transactions for qualifying points or Cash Back Rewards will be \$10,000.00 (ten thousand dollars) per statement cycle. Your Account may be temporarily prohibited from earning points or using points already earned: 1.) If we suspect that you have engaged in fraudulent activity related to your Account or the program. 2.) If we suspect that you have misused the program in any way, for example: By buying or selling points, by selling, or participating in the sale or exchange of, gift cards, travel or other items of value obtained through use of points, by repeatedly opening or otherwise maintaining Credit Card accounts for the purpose of generating rewards, by manufacturing spend for the purpose of generating rewards, by moving or transferring points to an ineligible third party or account. If we suspect that a Credit Card or Account has been misused, we may take appropriate action, including limiting or revoking your ability to earn, redeem, or transfer cash back or points. You can begin earning and using points again in the next billing cycle after your Account becomes current or when we no longer suspect fraud or misuse of the Account or program. Other terms and conditions apply.

CRYSTAL VISA® CREDIT CARD AGREEMENT AND DISCLOSURE

PAYMENT: You agree to repay all amounts advanced under this Agreement, including purchases, cash advances, interest, and any applicable fees or charges, in U.S. dollars. Payments are due as stated on your periodic billing statement and may be made by mail, online, by automatic transfer from your FIGFCU Savings or Checking account, or by other methods allowed by law. Your obligation to make payments continues until the entire balance, including all applicable charges, is paid in full.

ANNUAL PERCENTAGE RATE (APR): Your APR is variable and may change quarterly based on the prime rate. For purchases, balance transfers, and cash advances, your APR is determined by adding a margin of 9.74% to 14.75%, based on your creditworthiness, to the prime rate. The maximum APR, including any penalty APR, is 18.00%.

The prime rate used is the highest rate published in *The Wall Street Journal* on the last business day of the prior calendar quarter (March, June, September, and December). Any change becomes effective on the first day of the next billing cycle. Increases in the prime rate may result in higher interest charges and may increase your minimum payment.

PENALTY APR: A Penalty APR of up to 18.00% may apply if your Account is in default, which includes becoming 60 (sixty) days past due or you make a payment that is returned unpaid.

INTRODUCTORY RATE RESTRICTIONS: The 0.00% introductory APR is available on new accounts and applies to purchases made during the first 6 (six) billing cycles after Account opening. This introductory offer is not available to Members who had an outstanding balance on a closed CRYSTAL VISA® Credit Card account, or who had a CRYSTAL VISA® Credit Card within the last 6 (six) months. Additionally, Members participating in an introductory rate promotion are not eligible to transfer balances from other FIGFCU credit products until the introductory period has ended.

FINANCE CHARGES: The Finance Charges for a billing cycle will be the sum of the following components:

CASH ADVANCE FEE: One component of the Finance Charge is the Cash Advance Fee. A fee equal to 2% of the total dollar amount of cash advance transactions posted to your Account during the billing cycle will be assessed, or \$2.00 (two dollars), whichever is greater, not to exceed the maximum amount permitted by law for federal credit unions. This fee is in addition to any interest that accrues on cash advances.

MONTHLY PERIODIC FINANCE CHARGE: The second component of the Finance Charge is the Monthly Periodic Finance Charge. It is calculated by multiplying the average daily balance (see below) for your Account by the applicable monthly periodic rate. A separate Finance Charge will be calculated and posted for each balance type.

HOW WE CALCULATE YOUR AVERAGE DAILY BALANCE: Interest for your Account is based on your average daily balance, which reflects your daily Account activity during the billing cycle.

We calculate it as follows:

1. Start each day with the amount you owe at the beginning of that day.
2. Add any new purchases, cash advances, fees, or other charges that post that day.
3. Subtract any payments or credits that are posted that day.
 - Payments are applied in this order:
 - i. Unpaid finance charges from earlier billing cycles
 - ii. Late fees
 - iii. Over-limit fees
 - iv. The remaining balance

- Credits go first to the related charge type (if any), then to your remaining balance.

4. After payments and credits, we subtract any remaining unpaid finance charges, late fees, or over-limit fees.

5. We also subtract any cash advances that were posted that day or earlier in the same billing cycle.

The result is your daily balance for that day.

We then add up the daily balances for all days in the billing cycle and divide that sum by the number of days in the cycle. The result is your average daily balance, which we use to calculate your monthly interest charge.

Additional notes:

Cash advances are included in the Daily Balance beginning on the date the cash advance posts to your Account. Interest on cash advances begins accruing on the transaction date.

If you pay your new balance in full by the due date, or if your previous balance is zero or shows a credit, we will not charge interest for that period.

MINIMUM PAYMENT: You must pay at least the current amount due by the payment due date shown on your statement. By separate agreement, you may authorize us to automatically charge the current amount due to your FIGFCU Savings or Checking account. You may also choose to pay more frequently, pay more than the minimum, or pay the total new balance in full. Doing so will reduce the total amount of finance charges you incur. You may also authorize us to automatically charge the total new balance to your FIGFCU Savings or Checking account.

The minimum payment will be the greater of:

- (a) 2% of your total new balance, or \$30.00 (thirty dollars), or
- (b) your total new balance, if it is less than \$30.00 (thirty dollars), plus
- (c) any portion of prior minimum payments that remain unpaid.

If your total new balance exceeds your credit limit, you must also pay the excess amount and any applicable over-limit charge. Any accrued late charge must also be paid. If your balance includes multiple APR segments, payment will be applied first to the portion of your balance with the highest interest rate. If we change our mailing address or payment processing method, and such change causes a material delay in the crediting of your payment, no late fee will be charged for 60 (sixty) days following the change.

PERIODIC STATEMENT: Your payment due date is the 20th of each calendar month. Statements will be sent at least 21 days prior to the due date. If the 20th falls on a non-business day or a day when payments cannot be posted, your payment will not be considered late if it is received by the next business or posting day. Each statement will also include two payment amortization disclosures: 1.) An estimate of how long it will take to pay off

your current balance if you make only the minimum payment each month; and 2.) The monthly payment amount required to pay off your current balance in 36 (thirty-six) months.

PENALTY FEES: The following penalty fees may be assessed on your account: Late payment fee, over-limit fee, and returned payment fee. Penalty fees will not exceed the dollar amount of the violation that caused the fee. You will not be charged more than 1 (one) penalty fee for the same violation. Different penalty fees may apply if multiple violations occur. Your Account will not be subject to inactivity fees.

LATE CHARGES: If we do not receive your minimum payment by the payment due date, a late charge of up to \$30.00 (thirty dollars) will be assessed to your account. If you have not been late within the past 6 (six) billing cycles, the late charge will be up to \$25.00 (twenty-five dollars). If you have had a late payment within the past 6 (six) billing cycles, the late charge will be up to \$30.00 (thirty dollars). If your minimum payment is less than these amounts, your late charge will not exceed your minimum payment amount.

AUTHORIZATION FOR OVER-LIMIT COVERAGE: You may request over-limit coverage on your Credit Card account. If you exceed your limit, an over-limit fee of up to \$20.00 (twenty dollars) will be assessed. If the amount by which you exceed your limit is less than \$20.00 (twenty dollars), the fee will equal the amount by which you exceed your limit, up to \$20.00 (twenty dollars). Exceeding your credit limit may increase your annual percentage rate (APR). Only one over-limit fee will be charged per billing cycle, even if you exceed your limit multiple times during that cycle. Requesting over-limit coverage does not guarantee that over-limit transactions will be approved. Transactions may be declined if your Account is past due or significantly over your credit limit at the time of the transaction. If your balance remains over the limit, your Account may be assessed an over-limit fee of up to \$20.00 (twenty dollars) for up to two additional billing cycles until your balance is brought below the credit limit.

CASH ADVANCE: The maximum cash advance available on your CRYSTAL VISA® Credit Card Account is the amount available on your credit limit, subject to the terms and conditions of this Agreement.

USING THE CARD: You may use your CRYSTAL VISA® Credit Card to make purchases or obtain cash advances. To make a purchase for goods and services in person, online, or by phone, present the Credit Card or card number to a participating Visa® credit card merchant and sign the sales draft. To obtain a cash advance, you may use your personal identification number (PIN) with the Credit Card at an Automated Teller Machine (ATM). You may also request a cash advance from your CRYSTAL VISA® Credit Card Account credit line through our digital banking platform. The Credit Card may also be used for transactions performed on the internet.

Your card is enabled with EMV chip and contactless (tap-to-pay) technology and may be used at compatible terminals for enhanced

security and convenience. You may also link your Credit Card to a supported mobile wallet (such as Apple Pay®, Google Pay™) for contactless payments at participating merchants.

Cash advances may also be initiated through our website or our digital banking platform.

UNAUTHORIZED USE: You may be liable for up to \$50.00 (fifty dollars) for unauthorized use of your Credit Card. However, you will not be liable for any unauthorized use that occurs after you notify us by telephone or in writing. To report suspected unauthorized use, call us toll-free at 800.877.2345, available 24 hours a day, 7 days a week.

SPECIAL RULES BY VISA®: You will not be held responsible for unauthorized purchases made with your CRYSTAL VISA® Credit Card, provided your Account is in good standing, you have taken reasonable care to protect your card from loss or theft, and you have not reported two or more unauthorized transactions in the past 12 months. We may assign liability for unauthorized transactions, as permitted by law, if we reasonably determine, based on substantial evidence, that fraud or gross negligence occurred.

UNLAWFUL USE OF THE CREDIT CARD: Your Credit Card may not be used directly or indirectly for: 1.) Any unlawful activity or transaction; 2.) Any gambling, gaming, betting, or similar activity or transaction; or 3.) The purchase, sale, or exchange of cryptocurrency or other digital assets. Additionally, you may not utilize your Credit Card and/or Account for the purchase of any goods or services on the internet that involve gambling, gaming, betting, cryptocurrency, or any other activity that is illegal or prohibited under federal or state law, or that presents a heightened risk of fraud or financial crime.

This includes, but is not limited to:

- Transactions involving unlicensed or unregulated digital asset exchanges,
- Purchases made on dark web marketplaces,
- Participation in investment scams or high-risk crowdfunding schemes,
- Transactions designed to obscure the identity or location of the recipient.

If a transaction described in this section is approved or processed for any reason, you remain fully responsible for repayment of those charges and any associated fees.

PREPAYMENT OR IRREGULAR PAYMENTS: Although you need only pay your minimum scheduled payments, you understand you have the right to repay your entire loan at any time without penalty. You understand that you will only be charged finance charges until the date you repay your entire loan. You may make larger payments without penalty, and this may reduce the total amount of finance charges you will pay. Any partial payment of your loan will not delay your next scheduled payment due date(s). You understand that any payment that: (a) delays or (b) accelerates

the reduction of your loan balance will (a) increase or (b) decrease your finance charges.

DEFAULT: You will be in default if: 1.) You do not pay your minimum scheduled payments on time; 2.) You breach any of the terms and conditions of this Agreement or any other agreement you have with us (except where otherwise prohibited by federal or state law or regulation); 3.) Your creditworthiness is impaired; 4.) You violate any FARMERS INSURANCE FEDERAL CREDIT UNION policy; 5.) You die, become insolvent or are the subject of bankruptcy or receivership proceedings; or 6.) You misrepresent any fact or information in connection with this or any other agreement you have with the Credit Union. If you are in default, we may terminate this Agreement and demand immediate payment of the entire loan without notice to you. In the event of your default, you understand and agree that finance charges may accrue at an annual percentage rate of 18% until you repay your entire CRYSTAL VISA® Credit Card account.

ACCELERATION AND COLLECTION COSTS: If you default, we may demand payment of the unpaid balance, finance charges, late charges, over-limit charges, and collection costs, if any. You understand and agree that finance charges at the applicable annual percentage rate permitted under this Agreement will continue to accrue until you repay your entire loan. You also agree to pay our reasonable attorney's fees and court costs.

FUTURE ADVANCES AND PURCHASES: You may request advances and make purchases in accordance with current loan policies up to your credit limit. You understand that all advances requested by you are subject to our approval.

RESPONSIBILITY: You agree to repay us according to the terms of this Agreement for all advances, purchases, finance charges, over-limit charges, and late charges, if any, arising from the use of the Account by you or any other person you permit to use your Account, even if that person exceeds your permission. Any person using the Account is jointly and severally responsible with you.

CREDIT LIMIT: We will establish a revolving line of credit for you. You agree not to allow your new balance to exceed this credit limit. Please notify us of any changes to your financial situation that may affect your creditworthiness. You may request a credit limit increase. Please note that all increases are subject to credit review and approval.

ELECTRONIC FUND TRANSACTIONS: In the event that the use of your Credit Card or the Account number of the Credit Card constitutes an electronic funds transaction, the terms and conditions of our Electronic Services Disclosure and Agreement expand or amend this Agreement.

TRANSACTION SLIPS: Your statement will identify the merchant, electronic terminal, or financial institution at which transactions were made. Sales, cash advance, credit or other slips cannot be returned with the statement. You will retain the copy of such slips furnished at the time of the transaction to verify your