

VIRGINIA FEDERAL CREDIT UNION (VACU)

Important Disclosures for Special Offers

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VACU defines "Special Offers" as those extended to members meeting or exceeding VACU's internal qualifying criteria for the offer. Unless it would be inconsistent to do so, words should be construed so that singular includes plural and plural includes singular, and past or present tense, or capitalization of such word is irrelevant. Below are types of Special Offers extended by VACU:

1. A pre-screened offer which we refer to as either a, "Pre-approved" or "Pre-qualified" offer is valid until the date specified in the offer.
2. A "Promotional" offer is valid until the date specified in the offer.

Following are specific Disclosures that pertain to our various Special Offers. These Disclosures are provided at the time an offer is extended and are also provided online whenever an offer is mentioned again. These Disclosures are in addition to any standard Disclosures, Agreements, Documents, etc., that has been or will be provided when borrowing from VACU. Contact VACU if you want more information or have any question about these Disclosures.

Pre-screened Offer

YOUR RIGHT TO OPT-OUT OF RECEIVING THESE OFFERS

You may choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRE-SCREEN & OPT-OUT NOTICE below for more information.

PRE-SCREEN & OPT-OUT NOTICE. This offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive pre-screened offers of credit from this and other companies, call the consumer reporting agencies at 1-888-5-OPT-OUT (567-8688) or write to them at the addresses below:

Agency	Address	City, State & Zip code
Equifax	P.O. Box 740123	Atlanta, GA 30374
Experian	P.O. Box 919	Allen, TX 75013
TransUnion	P.O. Box 505	Woodlyn, PA 19094
Innovis Consumer Assistance	P.O. Box 495	Pittsburgh, PA 15230

Pre-screened or Pre-selected Offer

THE FAIR CREDIT REPORTING ACT NOTICE

You received this offer because you satisfied our initial criteria for creditworthiness, which may have included information or a list provided to us by a consumer reporting agency.

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VACU SPECIFIC CONDITIONS – ANY OFFER

Unless stated otherwise, not all members may qualify for these offers. Members must be in good standing and 21-years of age or older (18-years old for auto loans). Any offer extended is limited, non-transferable and cannot be used to refinance or transfer an existing VACU debt in your name or secured by collateral titled in your name. Unless stated otherwise, the APR is determined at the time you accept an offer based on factors such as: (1) VACU's published APRs for the product type; (2) if any guaranteed or promotional offer is still available; (3) the loan amount, credit limit or available credit; (4) the payback term for a consumer loan or real estate secured loan; (5) the vehicle type for a vehicle loan; (6) the property type for a real estate secured loan; and, (7) your continuing to meet or exceed any creditworthiness criteria, including any information we may have obtained from a consumer reporting agency that we used as a basis for the offer. For a new loan or credit offer: (a) other rates may apply based on certain factors and you should contact VACU for the specific rate; (b) loan documents must be completed; and (c) it is a federal crime to willfully and deliberately provide incorrect or incomplete information on loan applications made to a federally-chartered Credit Union insured by NCUA.

Consumer Report Notice: To ensure each borrower continues to meet our initial criteria for creditworthiness, upon a borrower's acceptance of this offer, each borrower agrees that we may obtain a consumer report and that we may validate all information provided on such consumer report, and by each borrower, such as employment, income and outstanding debts. If any borrower does not continue to meet our specific criteria for creditworthiness, and/or is unable to adhere to the Conditions of Offer, or if extending credit would then exceed our internal credit policy limits, we reserve the right to reduce or revoke this offer.

Below are additional Conditions that are applicable to each of VACU's specific Offers.

- **Pre-approved Vehicle Offer extended at the time of membership opening.** Loan amount is valid for 60 days from the date the membership was opened. Rate is effective as of date shown in offer and is subject to change. If an offer is accepted, the Application process must be completed within 45-days from the date accepted.
- **Pre-approved Credit Card Offer extended at the time of membership opening.** Credit line amount is valid for 60 days from the date the membership was opened. APR is effective as of date shown in offer and is subject to change. If an offer is accepted, the application process must be completed within 45-days from the date accepted.
- **Introductory Purchase/Balance Transfer Offer.** Intro Purchase APR is 0% for 12 months for purchases made within 60 days from date of account opening, then the standard purchase APR applies. Intro Balance Transfer APR is 0% for 12 months from date of transfer, for transfers under this offer that post to your account within 60 days of account open date, then the standard balance transfer APR applies. Standard purchase & balance transfer APR 13.24% variable to 17.99% variable for Essential MC, 15.24% variable to 17.99% variable for Cash Rewards MC, 17.24% to 17.99% variable for Flex Rewards MC. Rates as of **October 1, 2025**, all variable APR's will vary with the market based on Prime Rate and subject to change. Balance transfer fee: 3% intro fee on balances transferred within 60 days of account opening will apply. **If payment is ever 90 days or more past due, the promotional APR is forfeited and reverts back to the Balance Transfer APR then in effect and applies to the entire promotional balance.**

Introductory offer based on your creditworthiness and other factors. VACU is not responsible for any charge owed to any creditor because a payment was not applied by a specific date. VACU also reserves the right to decline any balance transfer request and may decline any that exceed the available credit limit. Visit VACU.org to view the Credit Card Agreement & Disclosure Statement for more information.

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- **Special Credit Card Balance Transfer Promotion for Existing Cardholders.** Qualifying cardholders will receive a special balance transfer APR for balance transfers completed between 10/01/2025 and 12/15/2025. The special APR will be retained for 15 months, after that the APR will change to the balance transfer APR in effect which is currently 13.24% to 17.99% variable APR for Essential Mastercard; 15.24% to 17.99% variable APR for Cash Rewards Mastercard; and 17.24% to 17.99% variable APR for Flex Rewards Mastercard. Rates as of October 1, 2025, all variable APR's will vary with the market based on Prime Rate and subject to change. If payment is ever 90 days or more past due, the promotional APR is forfeited and reverts back to the Balance Transfer APR then in effect and applies to the entire promotional balance.
- **Pre-approved Offer - Vehicle Loan.** Effective 10-01-25. Loan amount is approved through 12-31-25. Listed APRs assume excellent credit, a 0.5% discount for an automated payment method approved by us, a 1.0% discount for a loan-to-value (LTV) that is 115% or less, 0.5% discount for a loan-to-value (LTV) that is between 115.1-125%, 1.5% discount for a loan amount of \$35,000 or more, 1.0% discount for a loan amount between \$20,000-34,999, and .25% for a loan amount between \$10,000-\$19,999. Regardless of available discounts, 4.74% is the minimum APR offered. Minimum and maximum loan amounts apply. Ask us about other APR and longer terms options. Please contact us for specific terms, rates, available discounts, and information about loans originated at VACU participating dealers.
- **Pre-selected Offer - Vehicle Loan.** Effective 10-01-25. Loan amount is approved through 12-31-25. Listed APRs assume excellent credit, a 0.5% discount for an automated payment method approved by us, a 1.0% discount for a loan-to-value (LTV) that is 115% or less, 0.5% discount for a loan-to-value (LTV) that is between 115.1-125%, 1.5% discount for a loan amount of \$35,000 or more, 1.0% discount for a loan amount between \$20,000-34,999, and .25% for a loan amount between \$10,000-\$19,999. Regardless of available discounts, 4.74% is the minimum APR offered. Minimum and maximum loan amounts apply. Ask us about other APR and longer terms options. Please contact us for specific terms, rates, available discounts, and information about loans originated at VACU participating dealers.
- **Auto Refinance.** Effective 10-01-25. The APRs are effective as of the date shown in offer, are subject to change, and are based on a loan amount of \$20,000 or more, for a 2015 or newer model vehicle acceptable to VACU, with a payback term of up to 48 months or 48 to 84 months, as applicable, a Loan to Value (LTV)) that is 115% or less and making payments using an automated method acceptable to VACU. See your offer for payment examples, other APRs/terms may be available. Members that refinance an auto loan from a non-VACU lender will receive a .50% discount on the qualified purchase rate. Existing VACU and Member One loans are not eligible. Regardless of available discounts, 4.74% is the minimum APR offered. Minimum and maximum loan amounts apply. Subject to credit and collateral approval.
- **Pre-approved Offer – Personal Loan.** Effective 10-01-25. Loan amount and APR shown in the offer are effective as of the date shown in offer, are subject to change, and includes a .50% APR discount for automatic repayment. Other rates apply based on payback terms. See your offer for complete details.