LEADERS CREDIT UNION

COMPASS CARD REFRESH

We are making important changes to your credit card account terms. These changes will amend all previous account disclosures and agreements related to this account. Please take a moment to review this information and keep this copy for your records.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your credit card account terms. The changes below are due to our change in card provider and card network.

- **Variable Rate:**
    - **What is changing**: (1) when we review the Prime Rate used to determine your variable Annual Percentage Rate (APR); and (2) how often your variable APR may change.
    - **Current terms**: (1) we review the Prime Rate on the 1st day of each calendar quarter (January, April, July, and October); and (2) based on the Prime Rate changes, we may change your variable APR quarterly on the first day of the billing cycle.
    - **New terms**: As of the below Effective Date, (1) we will review the Prime Rate on the 10th day of each calendar month or if the index is not printed on the 10th day, then on the last publishing date preceding the 10th day; and (2) based on the Prime Rate changes, we may change your variable APR monthly on the first day of the billing cycle.
- **Foreign Transactions:**
    - **What is changing:** (1) what date may be used to determine the exchange rate; and (2) the definition of "foreign transaction".
    - **Current terms:** (1) the exchange rate is always the rate on the transaction date; and (2) foreign transaction is any use of your card outside the United States (US) excluding US military bases, territories, embassies, and consulates.
    - **New terms:** As of the below Effective Date, (1) the exchange rate is generally the rate on the transaction date but in limited situations, the rate on the processing date may be used instead; and (2) foreign transaction is any use of your card outside the US with no exclusions.
- **Effective Date for all changes:** 8/24/2026

Revised Terms as of 8/24/2026:

Variable Rate:

The ANNUAL PERCENTAGE RATE may increase in the future. With the exception of the Penalty APR, the ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of The Wall Street Journal on 10th day of each month, to which We add a margin as defined below. If the 10th falls on a day that The Wall Street Journal does not publish, We will identify the Prime Rate published on the last publishing date preceding the 10th day of the month. The ANNUAL PERCENTAGE RATE will never be greater than 30.00%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Foreign Transactions:

Purchases and cash advances made in foreign currencies will be debited from Your Account in U.S. dollars. The exchange rate used to convert foreign currency transactions to U.S. dollars is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate Mastercard uses for a particular transaction is the rate for the applicable currency on the date the transaction occurs. However, in limited situations, particularly where transaction submissions to Mastercard for processing are delayed, the currency conversion rate Mastercard uses may be the rate for the applicable currency on the date the transaction is processed.

A fee (finance charge) will be charged on all foreign transactions. A foreign transaction is any transaction that You complete or a merchant completes on Your Card outside the United States. All fees are calculated based on the transaction amount after it is converted to U.S. dollars and are charged except where excluded. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether You are located inside or outside the United States at the time of the transaction. The Foreign Transaction Fee is set forth on the Account Opening Disclosure accompanying this Agreement.

You have the right to opt-out.

By doing so, your credit card account will be closed and you will be required to continue to pay your existing account balance off under your current repayment terms. If you wish to exercise your right to opt-out, please contact us **no later than August 23, 2026** at 731-664-1784 or write to us at:

LEADERS CREDIT UNION
PO BOX 10008
JACKSON, TN 38308