American Airlines Federal Credit Union
MD 2100, P.O. Box 619001
DFW Airport, TX 75261-9001
(800) 533-0035
AACreditUnion.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA PLATINUM REWARDS/VISA PLATINUM SECURED/VISA SIGNATURE CASH BACK

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **10.75% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **12.25% to 17.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Secured** **15.99%** This APR will vary with the market based on the Prime Rate. **Visa Signature Cash Back** **14.50% to 16.50%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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APR for Balance Transfers	**Visa Platinum** **1.90%** Introductory APR for a period of nine months . After that, your APR will be **10.75% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **1.90%** Introductory APR for a period of nine months . After that, your APR will be **12.25% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Secured** **1.90%** Introductory APR for a period of nine months . After that, your APR will be **15.99%** . This APR will vary with the market based on the Prime Rate. **Visa Signature Cash Back** **1.90%** Introductory APR for a period of nine months . After that, your APR will be **14.50% to 16.50%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum** **10.75% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **12.25% to 17.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Secured** **15.99%** This APR will vary with the market based on the Prime Rate. **Visa Signature Cash Back** **14.50% to 16.50%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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Penalty APR and When it Applies	**Visa Platinum** **18.00%** **Visa Platinum Rewards** **18.00%** **Visa Platinum Secured** **18.00%** **Visa Signature Cash Back** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$0.50**.
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 - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Platinum, Visa Platinum Secured - Foreign Transaction Fee - Visa Platinum Rewards, Visa Signature Cash Back	 **None** **$2.00** **1.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:
The Introductory APR for balance transfers will apply to transactions posted to your account from 10/01/2026 until 12/31/2026 . Any existing balances on American Airlines Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:
We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge:
The minimum interest charge will be charged on any dollar amount.

SEE NEXT PAGE for more important information about your account.

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Effective Date:
The information about the costs of the card described in this application is accurate as of: October 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Rewards, Visa Platinum Secured and Visa Signature Cash Back are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$2.00.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$5.00.

Document Copy Fee:
$6.00.

Rush Fee:
$50.00 overnight. $25.00 second day.

Statement Copy Fee:
$6.00.

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