BECU CONSUMER LENDING RATES & RELATED DISCLOSURES – LIFT LOW RATE VISA®

Rate and terms effective November 1, 2026, and subject to change without notice

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR[1] for 12 months from date of account opening. After that, **12.74%** to **21.74%** APRs are based on your creditworthiness and will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** introductory APR[2] for 12 months from date of transfer when transfers are completed within 90 days of account opening. After that, **12.74%** to **21.74%**. APRs are based on your creditworthiness and will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.74%** to **21.74%** APRs are based on your creditworthiness and will vary with the market based on the Prime Rate.
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 interest on new purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 **www.consumerfinance.gov/learnmore**
FEES	
Annual Fee	**None**
Transaction Fees	
Balance Transfer	**4% of the transfer amount**
Cash Advance	**5% of the cash advance amount**
Foreign Transaction	**None**
Penalty Fees	
Late Payment	Up to **$25**
Returned Payment	Up to **$25**

The rate on BECU credit cards will not exceed 30% APR.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Agreement for more details.

How We Will Calculate Your Rate: We will add a margin of 5.74% to 14.74%, based on your creditworthiness, to the Prime Rate to determine your APR. Your APR and margin will be stated in a Consumer Credit Card Rate and Fee Disclosure provided to you if you open a credit card account.

Other Important Credit Card Terms and Conditions: All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Consumer Credit Card Agreement and applicable law.

[1]**0% Purchase APR Introductory Offer**: 0% intro APR for 12 months from date of account opening. The APR on remaining and new purchase balances after 12 months will range from the Lift Purchase APRs in the table above and are based on your creditworthiness. Balance transfers and cash advances are not qualifying purchases for this offer. This offer is not valid if you opened a Low Rate Credit Card or Lift Credit Card within the last 12 months. This offer is also not valid if you switch your existing card to the Lift Credit Card. Introductory offers are not available for BECU secured credit cards.

[2]**0% Balance Transfer APR Introductory Offer**: 0% intro APR for 12 months from date of transfer when transfers are

completed within 90 days of account opening. The APR on remaining and new balance transfer balances after 12 months will range from the Lift Balance Transfer APRs in the table above and are based on your creditworthiness. Purchases and cash advances do not qualify as balance transfers. It could take up to 7-10 business days to post balance transfers, so you may need to make payments to your other account(s) to keep them current. Balance transfers cannot be used toward amounts you owe BECU. BECU may decline any request in whole or in part. This offer is not valid if you opened a Low Rate Credit Card or Lift Credit Card within the last 12 months. This offer is also not valid if you switch your existing card to the Lift Credit Card.. Introductory offers are not available for BECU secured credit cards.

Statement of Military Percentage Rate (MAPR): 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 his or her dependent may not exceed an annual percentage rate of 36 percent. 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). If you are a Military Lending Act covered borrower, BECU will not assess a MAPR exceeding 36 percent regardless of the APRs disclosed in the table above. Please call 888-244-1695 for more information.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226- 5697 or http://www.dfs.ny.gov.

Notice to New York, Rhode Island and Vermont Residents: A consumer report may be requested in connection with this application or for any legitimate purpose associated with the account including but not limited to reviewing, modifying, renewing and collecting on your account. Upon your request, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the credit report. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application.

Notice to Married Wisconsin Applicants: No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you gave us a copy of such agreement, statement or court order before we grant you credit or we have actual knowledge of its terms before your account is opened. If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. If the credit card for which you are applying is granted, you will notify BECU if you have a spouse who needs to receive notification that credit has been extended to you.

Notice to Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.