BECU CONSUMER LENDING RATES & RELATED DISCLOSURES –CREDIT CARDS

Boeing Employees' Credit Union (BECU) is one of the nation's leading not-for-profit credit unions. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more at **becu.org**.

Rate Schedule Effective August 1, 2026

BECU Cash Back Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	Your APR will be **16.49%** to **25.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Your APR will be **16.49% to 25.49%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**16.49% to 25.49%,** based on your creditworthiness. This APR 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 purchases if you pay your entire balance by the due date each month.
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 Cash Advance Foreign Transaction	 **None** **None** **None**
Penalty Fees Late Payment Returned Payment	 Up to **$25** Up to **$25**
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 establish a margin of **9.74%** to **18.74%** based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in a Credit Voucher provided to you if you open a credit card account under your Credit and Security Agreement.
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 Credit and Security Agreement and applicable law.
SPECIAL NOTICE	If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. You will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.
Introductory Offer	Receive $200 Cash Back when you spend $2,000* within the first 3 months after account opening. You will accrue 1.5% Cash Back and the Introductory Offer simultaneously. After the Introductory Offer period ends, you will accrue 1.5% Cash Back only. *Balance Transfers & Cash Advances are not qualifying purchases for Cash Back offers.

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

Rates and Terms in effect as of August 1, 2026 and are subject to change without notice.

BECU CONSUMER LENDING RATES & RELATED DISCLOSURES – CREDIT CARDS

Rate Schedule Effective August 1, 2026

BECU Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**0.00%** Introductory APR for twelve (12) months from date of account opening. After that, your APR will be **12.49%** to **23.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** Introductory APR for twelve (12) months from date of transfer when transfers are completed within 90 days of account opening. After that, your APR will be **12.49% to 23.49%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.49% to 23.49%,** based on your creditworthiness. This APR 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 purchases if you pay your entire balance by the due date each month.
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 Cash Advance Foreign Transaction	 **None** **None** **None**
Penalty Fees Late Payment Returned Payment	 Up to **$25** Up to **$25**
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	After any applicable introductory rate period ends, we will establish a margin of **5.74%** to **16.74%** based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in a Credit Voucher provided to you if you open a credit card account under your Credit and Security Agreement.
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 Credit and Security Agreement and applicable law.
SPECIAL NOTICE	If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.

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

Statement of the Military Annual 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 an MAPR exceeding 36 percent regardless of the APRs disclosed in the table above. Please call 888-244-1695 for more information.